



LIBRARY
OF THE
UNIVERSITY
OF ILLINOIS

823

R431a

v.2

The person charging this material is responsible for its return to the library from which it was withdrawn on or before the **Latest Date** stamped below.

Theft, mutilation, and underlining of books are reasons for disciplinary action and may result in dismissal from the University.

To renew call Telephone Center, 333-8400

UNIVERSITY OF ILLINOIS LIBRARY AT URBANA-CHAMPAIGN

JUN 03 1987

Digitized by the Internet Archive
in 2010 with funding from
University of Illinois Urbana-Champaign

170
L
AUSTIN FRIARS.

[A Novel.

By MRS. J. H. RIDDELL,

AUTHOR OF "GEORGE GEITH," "CITY AND SUBURB," "TOO MUCH ALONE,"
ETC., ETC.

REPRINTED FROM TINSLEYS' MAGAZINE.

IN THREE VOLUMES.

VOL. II.

L O N D O N :

TINSLEY BROTHERS, 18, CATHERINE ST., STRAND.

1870.

[All Rights reserved.]

LONDON :
PRINTED BY WILLIAM CLOWES AND SONS,
STAMFORD STREET AND CHARING CROSS.

823
R431a
v. 2

CONTENTS.

	PAGE
CHAPTER I.	
THE WORM TURNS	1
CHAPTER II.	
WHY IS IT?	21
CHAPTER III.	
MR. FRIARS ACCEPTANCE	51
CHAPTER IV.	
IN A CLEFT STICK	71
CHAPTER V.	
A CHANGE IN THE PROGRAMME	102
CHAPTER VI.	
THE BEGINNING OF THE END	124
VOL. II.	<i>b</i>

CHAPTER VII.

MR. COLLIS ADVISES	143
------------------------------	-----

CHAPTER VIII.

ONCE MORE BY THE RIVER	165
----------------------------------	-----

CHAPTER IX.

THOSE LITTLE BILLS	186
------------------------------	-----

CHAPTER X.

THE TWO ADVERTISEMENTS	205
----------------------------------	-----

CHAPTER XI.

HOW THEY MET	231
------------------------	-----

CHAPTER XII.

THE BILLS ARE PAID	260
------------------------------	-----

AUSTIN FRIARS.

CHAPTER I.

THE WORM TURNS.

WHEN Policeman X lays hold of some one who has long been "wanted," it is natural that the culprit, even if an habitual criminal, should inquire the nature of the charge against him.

It may be murder, or it may be larceny, or it may be a case of mere suspicion ; therefore, when he feels the hand of the law on his collar, his heart, if not his tongue, instinctively asks, "What is it this time?"

Now, I put it to any man who is called upon at home to give an account of his proceedings—on whom his women-folk look as a sort of moral ticket-of-leave, and require that he shall report

himself at various uncertain intervals—if, when the state of the domestic thermometer indicates approaching “bad weather,” he does not inwardly wonder what sort of a storm it will prove, and what part of the heavens it will come out of—whether it will have its origin in the notions of women or their tempers—whether it will be caused by something he has done amiss, or that they fancy he has done amiss—whether it will burst from actual information or from mere suspicion.

In the home-atmosphere, it is an awful minute which elapses between the first growl of the thunder and the swift flash of the lightning; and there are few who can endure the suspense in silence, when once they feel the lightning is to descend on them—that they have been surely marked for punishment.

What they have done amiss, they want to know. What he had done, Luke Ross desired to know; wherefore, when Mrs. Holmes, with her own hand—it was not a nice hand, but suggestive

—poured him out his second cup of tea in the manner recorded at the end of the last chapter, he determined to take the initiative, and began :

“When will Mrs. Manners be in town again?”

He knew instinctively, the reader will observe, that Mrs. Manners had to do with the mystery, and he fluttered about her name as a moth will round a candle which shall ultimately burn it to death.

“I do not think she will be in town again at present,” answered Melinda, darkly.

Now, this remark threw Mr. Ross back to first principles, and he pondered them while, eating nothing, he sipped his tea.

Here was the point Mrs. Holmes had meant he should reach before she broke cover. Melinda’s reply was required, insomuch as that Luke addressed his question to her; but it was necessary also for Mrs. Holmes to supplement it, which she did.

“No,” she said; and her nose grew sharper in its expression, and her cap-ribbons fluttered, and

her lace seemed to ruffle itself up like feathers while she spoke. "Mrs. Manners would not wish to see any dear friend of hers so vexed, and ashamed, and broken-hearted as I have been this day."

"I am sorry to hear you have been vexed," Luke ventured.

"Luke, you are not sorry," Mrs. Holmes stated. "You have deliberately deceived us—I, who have looked upon you as my own son—these poor girls, who have loved you like a brother. You have been a walking disguise going in and out of the house. I am sure, when I saw you leaving home so cheerfully to take your omnibus in the mornings, had any one told me your whole life was a fraud upon us, I should have said he deserved hanging."

"And quartering," added Melinda, who delighted in sending the maternal nails home.

There comes a time when even the male creature will do battle against its women-kind, and that time had arrived to Luke Ross. He felt the hour was

at hand—the hour which was to decide whether he should for ever be subjected to these petty questionings, or free himself from petticoat government, and establish a sort of salic law at Homerton.

From his youth upward the man had unconsciously travailed and groaned under the strictness of the feminine supervision which was maintained over him; but latterly he had become aware (perhaps by contrast) of how detestable the whole system was. So long as his life held nothing either lovely or sad, he had not hesitated to bare it for daily inspection; but now he knew that to have to report his proceedings in Pelham Terrace would be to rob existence of the romance which hung around it.

The hour had come, as I have said, when he must strike a blow for liberty, and he braced himself up for the occasion. It is not nice for a man to quarrel with women, for the provocation given by them always seems inadequate to the results that accrue; and yet there are times in the expe-

rience of an ox no doubt when, out of sheer desperation, it would kill a gad-fly if it could.

"Will you be kind enough to tell me what you mean?" he asked, pushing away his cup and resting his arms on the table. "It is a hard thing to tell a man he is a cheat and a liar unless you inform him at the same time why you conclude him to be so."

"Mamma never said you were a cheat and a liar," Melinda declared.

"It is a mere difference in words; she means evidently that I am both.—Now, aunt, what is it? Do not talk at me any more, but let us have it out at once."

"I would not have believed it, not if any one had—"

"Sworn it," finished Luke impatiently. "You said that, or something equivalent, a minute ago. Now I want to know what the 'it' is that could have so tried your faith."

"That you could have deceived us," answered Mrs. Holmes, "cruelly and deliberately."

“How have I deceived you?” Luke persisted.

“How!” repeated Mrs. Holmes; “and knowing what I know, you can sit there looking me in the face and ask that question!”

“My dear aunt,” Luke replied, “I cannot in the least degree tell what you know—that is precisely the question I want you to answer.”

“I should have thought your own conscience might have answered it,” Mrs. Holmes retorted.

“I think you and Melinda have taken leave of your senses,” exclaimed Luke.—“Come, Kate, try if you can answer a straightforward question: what is the matter with your mother?”

“She is vexed at your leaving Messrs. Hurward & Gaskarth without telling her,” Kate replied.

“She is not; and I wonder at your daring to say so!” cried out Mrs. Holmes, addressing her daughter with sudden fury. “Though I do think,” she added, turning towards Luke, “that the years during which I have devoted myself to you might have won for me confidence even about so small a matter as that. But it’s not your leaving Messrs.

Hurward & Gaskarth that has cut me to the quick—it is your going to that woman; it is your devoting yourself body and soul to her; it is your throwing up a good situation in a respectable house, where you were esteemed and thought highly of, to take up with a designing creature like that Mrs. Friars.”

“Have you anything further to remark?” asked Luke. His face was white with rage, but Mrs. Holmes would not read the signs of the times.

“You knew well enough,” she proceeded, “what I should think of such goings-on, and you might well be afraid to tell me where you spent your days. I can understand now who it is that has changed you, who has made you weary of your home, who—”

“Don’t, mother,” pleaded Kate, who was growing sick with fear at the passion she saw in Luke’s bent brows and compressed lips; but Mrs. Holmes was not to be silenced.

“Who it is,” she proceeded in a louder key, “that has tempted you away, to make a tool and

a dupe of you. I wonder," she went on, "you never felt ashamed to return home and talk to these innocent girls, and be cheerful and happy, after you had been, unknown to us all, wasting your substance on, and living, so to speak, with a woman about whom nobody knows anything—fortunately perhaps for her, as it is my belief, if we did know all about her, we should find she was no better than she ought to be."

"O, mamma, how can you! O, mamma, don't!" cried Kate, who, spite of her surroundings, had a fine feminine instinct. But it did not matter now what Mrs. Holmes said, for, without uttering a word, Luke had risen from his chair and left the room.

"He will never forgive us," Kate sobbed.

"Then he may keep his forgiveness," retorted Mrs. Holmes; yet for all her bravado, the lady felt she had gone too far—that she had trodden the worm till it turned.

"I asked you not to say anything about her," the girl went on. "I knew how it would be; and,

after all, what business is it of ours? Luke is old enough to please himself for whom he shall work, and with whom he shall associate; and, for my part, I do not see the use of being a man unless he can do as he chooses."

Which was a view of the question that had not previously occurred to Mrs. Holmes.

"A man never chooses to do anything right," said Melinda, who had the worst opinion possible of mankind.

"All this would never have happened but for you," Kate remarked through her tears.

"Considering it was in your interests I spoke, you are grateful," Melinda replied with a withering dignity.

"I wish you would let me and my interests alone," the other answered. "You will make Luke hate me; and he—he does not care a straw about me; if a man be fond of a woman, he will not live in the same house for seven years and never tell her so. It is all nonsense, and I wish you had never talked about us; there now, that I

do." And with a perfect passion of tears, Kate followed Luke's example and left the room. She had been fond of him after her fashion, and it came upon her in a moment that it was as she said—all nonsense.

All nonsense the dream of her girlhood, the desire of her womanhood; she beheld the house she had built on the sands of hope swept away in an instant by the cruel waves of reality, and she knew in the same moment that so fair a house she could never again expect to inhabit.

Up the stairs she went wearily, carrying her grief with her. As she passed Luke's room, she heard an opening and shutting of drawers, a pushing about of furniture, and a tramping hither and thither, which filled her with a terrible alarm.

Was he, could he be intending to do something desperate—leave the house, for instance? And there arose before Kate's mental vision the new-laid eggs and watercresses, the honey from the honeycomb, and the preserves made by Mrs. Holmes's own hands; the buttons on his shirts,

put there by her, Kate; the well-aired linen, the comfortable house; and first she thought, "It is impossible," and afterwards wondered what would become of him if, his passion making it possible, he went.

Then in a great hurry and tremor she knocked at his door; but there came no answer. Once more she knocked louder, and cried, "Luke, do open; it is only Kate;" but Luke told her "to let him alone, and go away." Whereupon, finding he would not heed her, she sat down on the stairs, and waited, as it was part of her nature to wait, patiently.

Had Yorke Friars seen her then, sitting there silent and watchful, she would have compassed heaven and earth (some women are marvellously fond of match-making) to mate those two; and she would have compassed heaven and earth with an unhappy result, seeing that, though Kate Holmes loved Luke Ross, she never could have satisfied him.

Still the tramping about the room continued;

and then suddenly the door opened, and Luke came out, carrying in his hand a small bag.

“You are not going!” Kate began. “O Luke, do not leave us! do not be angry! Mamma is as sorry as she can be, I know, though she will not say so.”

“There is no necessity for her to say anything,” he answered; but he did not speak this roughly. “Do not be vexed, Kate; it must have come to this some time. It was not to be supposed that your mother and I could live in the same house together always.”

“But you and she used to agree,” Kate pleaded; “and she is just the same now as she always was.”

“Yes,” Luke assented; “but I am not the same: that is the difference.”

“And O,” cried the girl, “what is it that has changed you?”

Then with a bitter laugh Luke Ross told her not to talk concerning things she could not understand; and would have passed, but that, hanging to his arm, Kate lamented:

“I told them how it would be. I begged them not to say anything about Mrs. Friars. When Melinda came back, I prayed Mrs. Manners to make mamma promise she would keep her name out of it; but she would not promise anything, and Mrs. Manners left in a huff, because, as she said, you were old enough to take care of yourself, without having a parcel of women always after you. And I talked to mamma, and, I believe, I made her worse. But she did not mean what she said, Luke—she could not have done it.”

“Where was Melinda, then, to-day?” asked Luke, utterly ignoring the latter portion of his cousin’s sentence.

“When Mrs. Manners came, nothing would satisfy Melinda but to go down to your old office and ask you to come back early. Mamma wanted me to go; but I told her you did not like our calling there, and that you would be angry. So as Melinda said it was all stuff, she went. I wish now I had gone, for I should not have told them anything about your having left. When Melinda

got there, it appears that clerk you disliked—Taylor I think you called him—told her you had been away for months; that you had gone shares with a pretty widow; that you would not thank her to go and look after you or your affairs; and a great deal more to the same effect. Of course Melinda came home full of it; and mamma thought you might have let us know you had left Hurward & Gaskarth; and so she was angry, and said more than she really meant. I believe if I had not interfered she would not have said one half so much.”

“Then, Katey, all I can say is I am very glad you did interfere,” remarked her cousin.

“But you will not go!” she entreated. “Just listen to me; I am the only person who knows you ever meant to do so, and I will never mention it. Put back your things—do, Luke, and come downstairs again, and I will *make* mamma let you alone.”

“My dear Kate, that would be a task beyond your power to accomplish; and if you could

induce her to let me and my affairs alone, it would make no difference to me now."

"You are so fond of this Mrs. Friars, then?" she questioned with nervous eagerness.

He looked down at her, and bit back the answer which rose to his lips. He knew this girl loved him, and for very sympathy of love he showed mercy.

"I like Mrs. Friars very well," he said, after that moment's pause.

"But you love her? Luke, tell me the truth. I will never repeat it to any one—tell me;" and she clasped both her hands round his arm and looked up in his face as she thus entreated him.

"Then, if you will have it, Kate," he answered, "I do love Mrs. Friars as I never thought it was possible for a man to love a woman; but she does not love me."

He was learning tact, this man who had once so galled and wounded Yorke. Intuitively he felt that, in the depth of her woman's pity for him, Kate would lose some part of her own pain

for herself. They were both in the same predicament—he loving an indifferent woman, she loving a man whose whole heart was given to another; and so when she broke out, “O, Luke, I am sorry for you,” he knew that half the bitterness of her own grief was past.

“My dear,” he said very gently, “I was sure you would be.”

“But you will not go, Luke?” she repeated, harking back to that point in their conversation; “they shall not worry you about anything; and as for Mrs. Friars, I feel certain she is not a designing woman, or you could not love her so much.”

“You are a good girl, Kate,” he answered, wondering to himself as he said so what Kate’s opinion would have been had he been able to state Yorke loved him. “You are a good girl, but I mean to go for all that. Do not cry, dear; it is better so, believe me. Come and see me sometimes, won’t you? Good-bye, Kate—good-bye;” and he kissed her with a feeling he had

never experienced towards the girl before. He kissed her as a man may, in his time of trouble, kiss a woman he greatly likes, but does not actually love; only, being unskilled in these matters, Kate mistook and thought it was possible in the future he, finding out the uselessness of caring for a statue, might turn back to her, when he would find out how much she really cared for him.

They went down the stairs together—down into the hall, where they found the dining-room door wide open, disclosing a view of Mrs. Holmes and Melinda still seated at the tea-table, evidently regarding themselves as victors (though severely handled) of the battle-field.

Kate would have entered the dining-room, but that Luke prevented her.

“One moment,” he said; and there was something about his manner which compelled obedience.

Methodically he brushed his hat as he would have done had he been going to the funeral of

his nearest friend; then he threw his top-coat over his left arm, and carrying his hat in his left hand, walked up to Mrs. Holmes, who appeared to be reading the newspaper, while Melinda played with her teaspoon on her empty cup.

“Good-bye, aunt,” Luke said, holding out his hand.

Utterly stupefied, Mrs. Holmes looked at him through her spectacles and took it.

“He is going away,” Kate burst out passionately in explanation. “You and Melinda between you have driven him from his home!”

“Yes, I am going,” Luke added. “Good-bye, aunt; good-bye, Melinda.”

And he just touched the tips of that maiden’s lean fingers in farewell. But he turned and kissed her sister once again.

“Good-bye, Kate, I will write to you,” he said; and the last memory he retained of the house which had been for so long a time his home was a pair of clinging arms round his neck, a tear-stained face pressed against his, and an

entreating voice praying to the last, "O, Luke, stay—do stay!"

But to the voice of this charmer Luke remained deaf. Though Kate wept and prayed him to stop—though Mrs. Holmes called down the terrace as he walked away for him to come back, that she wanted to speak to him—though Melinda stood at the parlour-window watching his departure with a face on which dismay was traced as plainly as though it had been printed there—Luke strode steadily down Church Street, never once looking back.

His resolution had been taken hurriedly, it is true; but the feelings and circumstances which led him to arrive at that resolution had long existed; and for this reason, without a single qualm of conscience, and without the slightest misgiving as to the prudence and expediency of the step he had taken, Luke Ross left Pelham Terrace and the relations who resided there.

Which was about the best day's work he ever did for himself in his life.

CHAPTER II.

WHY IS IT ?

WHATEVER confidences may have been interchanged between Luke Ross and Yorke during the course of those days when they saw so much of one another, were certainly neither of a domestic nor a personal character.

What they had felt, whom they had loved, what they had suffered, what they had hoped—such revelations concerning those “unconsidered trifles” that furnish so large a staple of that confidential dressing-room conversation between women which all husbands should ban with bell and book and candle—found no place in the talk that went on when Luke entered Yorke’s sitting-room.

By mutual desire, as it seemed, they avoided

mention of anything which could remind them that a "past" had been gone through, that the present had not been always, for one at least, so peaceful and so sinless; and the current topics of the period, the ordinary chit-chat of the day, the discussion of business, took the place of that nearer and dearer communion wherein souls speak to soul, and depth answers unto depth.

"It could not be—YET," Luke said to himself, with that important addition; and, remembering he once wished to be all to her that a man can be to a woman, Yorke felt now, when she had attained the points she had struggled to make him yield, that the position could not be maintained—that she had made a mistake, and that the sooner she backed out of it into the privacy and security of "even a two-pair back," the better.

Now that the passion of her life was over—now that the wild mad love and the wilder madder passion were but as storms that, though they have left their traces behind, are yet spent and gone, she crept slowly back, day by day, week by

week, to the consideration of social prejudices, to the recollection of conventional proprieties.

The world's opinion may signify very little to a woman who loves desperately and sinfully ; but it comes to be of value when that love is overpast, when, to quote Yorke, the "dear love that made sin itself seem sweet is dead."

And, accordingly, the one thing she fancied she wanted now was a decent excuse to get away from Scott's Yard ; while the one thing Luke Rose desired was a decent excuse for staying there always.

He was able to do so now ; and because Yorke did not request his attendance at breakfast, supper, dinner—did not suggest his squiring her to church, and spending the Sundays contemplating that churchyard of which due mention has frequently been made in this history—he chafed and fretted.

True, Yorke did not know he had left Pelham Terrace all for love of her, or, indeed, that he had left it at all. True she was not aware that the man who had been regaled with bread toasted by

Kate's own hands, and ham glazed by Mrs. Holmes herself, was leading a dreadful life in fourth-rate lodgings, where he had to sew his shirt-buttons on for himself, and wear socks with holes in them, simply because Yorke chanced to be dearer to him than an assortment of linen laid out overnight for wear, or food or drink, or home or comfort.

God help men! They love a deal more purely, more tenderly, more loyally, and more steadfastly than women ever give them credit for; and they are very quiet over it too—a circumstance which may well lead the more demonstrative sex astray concerning their real feelings. Had Yorke known the actual life Luke was leading for her sake—the life of self-denial, that she might experience no shortness—the life of rigid economy, that the women he had left should not pecuniarily suffer from his absence,—the very tenderness of her nature would have made her study his comfort, and try to make up to him for the loss of his home. But Yorke did not know; and so the

man went out in the winter evenings to walk through the wet streets to his cheerless lodgings, and swallow his solitary supper by the light usually of a dip placed in a bedroom candlestick, and go to bed wretched; while Yorke, walking up the broad staircase, reflected, "The sooner this"—meaning Luke's evident desire to spend the evenings with her—"be put a stop to, the better."

And all this time Mrs. Suthers, basking in the heat of unlimited fires, and glorifying herself in the blessing of meals paid for before they were cooked, remained blind as a bat to the little drama enacting before her eyes, and only occasionally remarked, "What a most admirable young man Mr. Ross appears to be!—so devoted to business."

Whereupon Yorke, who knew, or thought she knew, "all about it," answered absently, "Yes."

But a crisis at length came—as a crisis always does come—when least expected, and the proximate cause which brought it about was this.

Yorke caught cold—not a difficult feat to

achieve in England—and the cold proved difficult to get rid of; not an uncommon occurrence either in our charming climate.

At first no one thought very much of the matter: Mrs. Suthers fussed over her a little, and Luke begged Yorke to send for a doctor; but after the doctor and domestic remedies had both proved inefficacious, when nothing but “change” promised to be of the least use, the affair grew more serious. Naturally, while she felt low and ill, when home comforts seemed needful, and the idea of travelling, and of seeking her warmest welcome in an inn, appeared distasteful, Yorke desired to remain in London; and equally naturally, considering that his life was bound up in this woman’s, Luke insisted on her leaving town.

He was worried and tormented enough himself about money and business matters at that particular juncture; but he felt that, however the means were procured, Yorke must spend the remainder of the winter in a milder climate.

“Good God,” he used to think to himself, walk-

ing to and from his lodgings, hurrying to banks, keeping all sorts of business appointments, slaving in his office as he had never slaved for Hurward & Gaskarth, "if she were to die, what would become of me?"

What, indeed! when even so poor a hope as that he cherished had made his life richer and fuller of promise than ever it seemed before—when there was nothing in the future in which Yorke's image did not mix and mingle.

When he dreamt of wealth, he beheld her sharing it; when he felt the pressure of comparative poverty, the memory that it was for her he endured it kept his heart from sinking and his spirits buoyant; but illness—death perhaps—the man's heart seemed to stand still at the bare contemplation of such a possibility, and he forgot his caution and his resolves when, standing in her sitting-room, he prayed her to go, he besought her to have regard for her health, which was more valuable than anything else on the face of the earth.

"I am not so ill as you imagine," Yorke said, in answer to his pleadings; "but if you like I will go, since the doctor says I ought. Now, good-night; are you satisfied?"

And she stretched out her hand from the sofa, where she lay weak and wan and weary; while Luke's only reply was to stoop and kiss that hand and walk out of the room, unconscious apparently he had left Mrs. Suthers in it.

"Yorke," said the worthy lady, when she heard the hall-door shut, "my belief is that young man is in love with you."

And Mrs. Suthers made this remark wonderingly; for though she loved Yorke very much herself, she could not understand a man caring for a woman past her first youth. Her standard of real life had been formed on those novels wherein the heroine is always "sweet seventeen;" and she could not understand it as natural that a woman "getting on for thirty," so she put it, should have a lover at all.

But that Yorke had a lover was undeniable even to her comprehension.

She could not be mistaken, she remarked afterwards oracularly ; nor was she, though knowledge had come to her by slow degrees. "My belief is that young man is in love with you," she said therefore solemnly, and as though she were announcing a fact likely to surprise and shock Yorke.

"I know he is," Yorke answered calmly ; and hearing this, Mrs. Suthers suspended her knitting, and looked at the speaker with a visible consternation.

"And, my dear," said she, "do you think it well? do you think it right?"

"I do not think it well," was the reply. "I do not suppose, however, there is any wrong about the matter—at all events, he cannot help it." With a certain self-asserting audacity Yorke tossed this last part of her sentence to Mrs. Suthers ; for she was well aware of that lady's non-belief in her charms.

"Nothing can come of it," Yorke went on after

a moment's pause. "Before even he left Messrs. Hurward & Gaskarth we had agreed to be brother and sister. It was only fair, under the circumstances, to tell him I was married. He knows all about me so far—and—you need not be afraid."

"The other knew you were married also, Yorke," Mrs. Suthers remarked solemnly.

"Yes," answered Yorke; "but I loved the other, loved him in the days when I did not know what the meaning of love was; how it came, what it was like. That cannot happen to a woman twice. Even if I could care for any one again, which I could not, I should know I was fond of him. If experience bring sorrows, it brings also knowledge, and I am not any longer an innocent girl in my teens. I need scarcely remind you of the fact."

"No," remarked Mrs. Suthers, with an unconscious frankness; "and that it is which puzzles me."

Whereupon Yorke laughed.

“The rosy cheek is white and wasted,
The once buoyant step grown slow;
And the radiant beauty all departed
That I loved so long ago,”

she hummed. “Do you remember singing that to me ages back? and do you remember my saying I should not care a straw for the lover who only loved me while my eyes were bright and my hair brown and glossy? And now, spite of everything,—though I am here to-night, so far as mankind is concerned, a solitary woman,—I tell you I believe, more than ever I did in my early youth, that love even in this world is immortal; that of itself it never dies, and that nothing has power to kill it save such knowledge of meanness and unworthiness as might well trample life out of the grandest passion man or woman is capable of feeling. And I will tell you something more,” Yorke went on, raising herself on her elbow, and looking at Mrs. Suthers, who liked to hear her talk, though she believed Yorke occasionally broached extreme opinions simply for the sake of enlarging upon them,—“I do not believe girls

either get or keep all the love in the world ; I do not believe any girl ever was loved, or ever will be loved, as a woman may be. There is a tenderness, a sweetness, a melody, shall I call it ? about the love accorded to something very pretty and very simple and very foolish, aged sixteen or seventeen ; but it lacks the length and the depth, the romance and the despair, of that later love, which is often proffered to a woman just when she has begun to think her power of attracting love gone for ever."

"My dear Yorke, how you do talk !" remonstrated Mrs. Suthers. "I am not sure that I think it quite proper."

"Neither am I," retorted Yorke ; "but I am certain it is quite true. The true is perhaps as rarely proper as it is pleasant, and the strictly proper is rarely true. Your favourite romances are not. Girls never felt and never said the things that are there written. The beautiful Rosabella," Yorke continued, "never sat in her boudoir waiting, with her cheek resting on one

fair finger (the attitude in which Bertram loved to find her), in an agony of mingled hope and fear, for Bertram's return. Her raven ringlets never flowed over shoulders white as snow, smooth as alabaster, in a rich veil to her slender waist; and Bertram never spent all his time discoursing to her about their mutual happiness, and twining her shining curls round his fingers. If he had she would have hated him; and as for Rosabella, instead of sitting in the proper attitude described, I have no doubt she flattened her delicate nose against the window-pane, watching for Bertram's coming. Heigho! were any Bertram I cared for coming to me, I should not possess my soul in such patience as was the good habit of your favourite heroine."

"But surely quietness and patience are admirable qualities in a woman?"

"Surely yes, indeed. Witness the fruits they bore for Rosabella. We behold her coming out of the village church leaning on the manly arm of her husband; tears of happiness in her dark

eyes, and a blush suffusing her previously pale cheek. We hear the marriage-bells, and the ‘Bless you, my children!’ of the squire; we see the tender maidens strewing flowers; and on this pastoral tableau the scene closes. But of what happens in the years to come we are told nothing; whether Bertram remained constant for ever, or tired of his statue, and fell madly in love with some one else; whether Rosabella wondered, as time passed by, how she could ever have cared for such a stick; whether she went up one night to the nursery and kissed her children, preliminary to eloping with a colonel of dragoons—we are not informed. And yet we know life does not end with the marriage-bells,” finished Yorke wearily.

“My dear, you are talking too much—you will exhaust yourself,” said Mrs. Suthers; and then ensued a few minutes’ silence, broken only by the click of that lady’s knitting-needles, and the rustle made by Yorke as she turned over leaf after leaf of a book she was professedly reading.

“I wonder,” began Mrs. Suthers at last, and

Yorke immediately closed her book—"I wonder how it would have been with you had I written to your husband where you were, when first you came to me, instead of wickedly helping you to hide from him."

"God knows," Yorke answered. "I have often thought of that since, and wondered likewise."

"It was a mistaken kindness," the lady proceeded.

"Perhaps so," was the reply; "and yet, if you remember, the Thames flowed near your house."

"And what then?"

"I should have chosen that sooner than go back," Yorke proceeded. "You observe, my mind was not well regulated, like that of Rosabella. During those nights, when I lay awake for hours crying, I used to listen to the rippling of the water, and think, 'Well, if the worst come to the worst, I will do that.' Do you imagine I ever repent, for myself, dear friend? If you do, you are mistaken. I repent having made a good man

miserable—his life lonely; but I do not regret that return is impossible.”

“Yorke!”

“It is true. Could I return now, I might, knowing what I do of life, think it my duty to do so; and I repeat deliberately that, for myself, I am not sorry, but glad, there is a barrier as broad as time, as wide as eternity, between myself and that.”

“And Mr. Ross?”

“He is old enough and wise enough to take care of himself.”

“I wish he were married.”

“I do not. If he were married, he would be thinking of his wife instead of his business.”

“Or you.”

“O, really, I have no desire to enter into competition with his possible future wife.”

“And yet he is very fond of you.”

“And I of him—as a friend—a brother.”

“Yorke, take care!”

“I mean to do so,” was the reply, “when

there is anything for me to be on my guard against."

"Even for his sake."

"I wish, as you are so much interested in his welfare, you would marry him yourself," said Yorke; "and then we could be one happy and united family."

"Ah, Yorke, it is not an old woman like me that Mr. Ross wants for a wife."

"When once twenty is past, a few years cannot make a great deal of difference," Yorke said, a little spitefully; "but, however," she went on, "I really mean us to go away for a time, and it is a chance whether I may ever come back. If I do not get better, I shall leave my little money and you to Mr. Ross. So kiss me, and good-night."

Saying which, Yorke departed to her own room, wishing, as many a one has wished before and since, there was no outside world to trouble her with doubts, surmises, suspicions.

"I care for nobody," she sighed to herself, "and I wish I could add, like the miller of Dee, nobody

cares for me. But that poor fellow does; and it may be my duty—who knows?—to leave this dear old house, and never see it more.”

Holding this doubt in her mind, Yorke went into Devonshire, and stayed there till she got well—stayed there long after she was well—stayed there till Luke Ross, who had often, when he could ill-afford the expense, run down to see her, sickening for the old times to come again—longing for the old familiar intercourse to be resumed—wearing for the daily sight of that beloved face—wrote saying he hoped, now the cold weather was passed, and that her health seemed re-established, she would soon return to London.

There was not a sentence in his cautiously-worded letter calculated to arouse her suspicions, and yet Yorke doubted greatly. Though not afraid for herself, she nevertheless feared for him.

“It would be a dreadful thing for you to wreck the happiness of a man like that,” Mrs. Suthers frequently took an opportunity of remarking; and even while Yorke knew that the observation was

not dictated by the purest unselfishness, considering that Mrs. Suthers greatly preferred Devonshire to London, she could not help acknowledging the truth underlying it.

“I had better remain here,” she decided therefore, and wrote in reply that she liked Devonshire greatly, and that if Luke did not actually require her presence in town—“and I cannot flatter myself I am of the slightest use in the business now,” she added in a parenthesis—she thought it might be well if she took up her residence permanently in the country; which letter brought Luke Ross down by the first train after he received it.

When he arrived, Mrs. Suthers, who patronised neither late hours at night nor early hours in the morning, had retired to rest, and Yorke and he, therefore, were *tête-à-tête*, which was just what he desired.

“I thought I would come down and learn *vivà voce* the exact meaning of your note,” he said; and Yorke’s heart gave a little flutter as he spoke, for women such as she often dread a scene more than

their weaker sisters. That she was a moral coward about some things, Yorke knew, and so she nerved herself to meet what she feared was coming.

But she need not have been afraid of Luke—at least, not of any intention he was likely to express. He realised too fully the dangers of the journey he proposed, and he had himself far too well in hand to run any risk of alarming her. All he wanted was, to get her back to Scott's Yard, if that were possible; if that were not possible, then to London. He was content to wait, years it might be; but he was not content to let her drift out of his life, to run the chance of proving but an episode in hers. He knew well enough, or at least he guessed, the cause of this sudden determination; and remembering how, while she was bent on accomplishing her own object, she allowed no consideration, either for him or herself, to influence her decision or to stay her entreaties, Luke could not help saying mentally, "After all, she is only a woman." And then the next moment he laughed,

and thought, "If she were anything else, I could not love her."

Only a woman, with her strength and weakness, with her little doubts and qualms of conscience, with her tears and smiles, compelling him, against his own judgment, to cast in his lot with hers, and then fleeing from the possible consequences of her own self-will. Only a woman, who liked the man so much, that she dreaded causing him unhappiness. Only a woman—regardless of consequences till they stared her full in the face, and then unreasonably alarmed by them; and yet, because she was only a woman, dearer to Luke Ross than all the world beside.

"Tell me the meaning of all this, Yorke," he repeated.

"The meaning of what?" she asked. "Of my note? It has no second meaning; if you do not want me in London, I think I should like to remain here."

"But if I do want you?" he said.

"I cannot think that possible," she replied; "for

a long time before I left town, instead of a help, I was a hindrance to you."

"How do you make that out?" he asked.

"You spent many an hour which must have been valuable, in trying to amuse me and lessen the tedium of the days."

"And now, when you are better, you refuse to come back and help me to make up for those lost hours," Luke added with a smile.

"I have not refused; I only suggested a wish—" she began; but he interrupted her with,

"Ah, Yorke, let us be frank towards each other. We are not children now, that we need play at hide-and-seek with either facts or fancies. In the old days it was I who feared the world, not you; but I disregarded my fears because you asked me to do so. Now, it is you who fear the world, and you refuse to tell me even what it is you dread."

"I do not fear the world," she replied.

"Then you fear me," he said.

"Is it not so?" he continued, finding she remained silent.

"I am afraid for you, perhaps," she answered; and the next moment her eyes sank and her head drooped.

There are times in a woman's life when, after she has spoken, she is stricken almost mute—amazed at the sounds of her words, alarmed at her own boldness; and one of those times had fallen with the power of a dumb spirit on Yorke Friars then.

"Yorke—" and the sweet eyes were uplifted and looked into his face, surprised at the tone in which he spoke her name—"Yorke, what is it that has caused this change? Have I ever broken my part of the compact? Have I ever said a word to wound your feelings, to hurt your pride, since that night when we stood by the river's edge together and listened to the water rippling by?"

"Never," she answered.

"Have I ever forgotten, or seemed to forget, you were married, Yorke? Have I ever spoken a sentence which a brother might not have addressed to his sister?"

"No, Luke."

"Then what is the meaning of your note?" he repeated. "You say you do not fear the world and that you do not fear me."

"I told you before, I was perhaps afraid *for* you," Yorke answered; but this time her voice did not falter, and her eyes met his steadily.

"You say you are afraid for me," he said slowly; "in what respect, if I may ask you so plain a question?"

"I was not afraid," Yorke replied desperately; "but Mrs. Suthers said—she thought—she imagined—that you—"

"That I cared for you a little too much," he suggested. "Well, was the idea strange to you?"

"No; but Mrs. Suthers put it to me in a different light. She said I ought not to risk your happiness—that it was wrong for me to do so."

"What a pity she had not been near enough to guard my peace that evening by the Thames!" he remarked bitterly. "You did not think much

of my happiness or unhappiness then," he went on; "and it is too late for any one to think of it now."

"Ah, Luke, do not say that!" Yorke entreated.

"I have never complained—I am never likely to complain," he continued passionately, and forgetting for the moment the pressure both of the curb and bearing-rein which he had promised his own soul he would remember. "Once you told me you were beyond my reach; that, honestly and honourably, I could never hope to win you; that you were so placed, no man might speak of love to you without an insult underlying his words. I swore to myself I would remain silent for ever rather than utter a syllable to grieve you; that I would stand between you and trouble and poverty; that I would be to you father, brother, friend, what you liked,—I loved you so well, love," and he stretched out his arms as though he would have taken her to his breast; then remembering the gulf placed between him and her, he drew back, and added, "I felt

it impossible for me to pain you, and this is my reward!"

And he turned from her desperately, as many a man has turned since from a woman, cursing her sex for its fickleness and frailty—for the weakness which accepts without protest, almost with gratitude, a false position one hour, and the greater weakness which makes it try to draw back from even a semblance of danger the next.

Then Yorke, moving nearer to him—touched, spite of herself—knowing that if he left her there was no help to be found in man—sorrowing over this unrequited love—feeling that in love of any kind, so it be only unselfish, there is an infinite grandeur—said humbly :

"What do you wish me to do?—tell me, and I will try to do it."

"I wish you to please yourself," he answered.

"I cannot please myself," she urged ; "I want to do what is best for you."

"Will you let me be the judge of that?" he exclaimed eagerly.

"Yes," Yorke replied, though she spoke the words falteringly. "I will do whatever you say is best for both."

"It was for me," he said, "a moment since; but I am content. It is best for both you should return to town, that we should resume our positions. If there were any better reason than expediency, Yorke, I should have to remind you of that." He was calm enough now.

"Expediency!—what can you mean?" she murmured.

"For expediency read money," answered Mr. Ross. "I am horribly prosaic, I know, but our business will not afford a town and a country-house all the year round. We are partners, you know," he added with a smile, looking into the dear troubled face upturned towards his; "and I am consequently disagreeably explicit. The fact is, Yorke, a struggling business wants 'nursing,' and ours has latterly been an awful struggle, though, thank God, you have felt little of it. And now—now may I go on, and not vex you?"

"Go on, I shall not be vexed," she said.

"I am a little more uneasy and anxious than usual," he continued, glad perhaps in his heart of hearts that it was so; "not one of those acceptances we had from Mr. Friars has been met. I have renewed them from time to time as they fell due; but the last I could not manage to get discounted, and the bill came back dishonoured this morning."

"Dishonoured!—what does that mean, Luke?"

"Why you know, Yorke, as well as I can tell you," he answered a little pettishly. But it was not the literal question Yorke had meant to put. Well enough she understood the mere technical term Luke employed; but she wanted to comprehend what lay behind in the way of difficulty or danger.

"Do you think there is anything wrong?" she asked anxiously.

"It looks like it," he replied, almost exultantly, for the man was but a man, and as such not above

being mortal. Then, noticing the cloud that came over Yorke's face, he at once added, "But it may be only an accident, for all that ; I am sure I hope so." And, in the interests of his and her business, he did hope it.

"Thank you," Yorke said, for she understood what it had cost him to make that addition, and why he made it ; and she remained for a minute or so silent, sick, by reason of that dull, aching sort of prevision of evil which had come upon her once before.

And mingling with her sorrow for, and dread of evil coming to Austin Friars, there occurred to her vaguely a comprehension of something else, which may as well be rehearsed here for the benefit of her sex.

She was learning to understand—dimly it might be, but still certainly—that the woman who, not loving a man herself, yet, knowing he loves her, lets him commence devoting his life to her, possesses a willing grateful slave no longer ;

rather she binds herself a slave to him for life.

Unless, indeed, she be ungrateful, and an adventuress.

Now, Yorke was neither.

CHAPTER III.

MR. FRIARS' ACCEPTANCE.

WHEN a man habitually tells falsehoods, nothing can be more irksome to him than living amongst people who usually speak the truth; just as when people usually speaking the truth are yet given to being occasionally falsely courteous, nothing more tiresome can well be imagined than dwelling with those who object to the slightest exaggeration, who insist that every sentence shall bear the strictest investigation, who have no toleration for conventional white lies, and who do not even understand the meaning of, much less the necessity for, a *façon de parler*.

After a time the society of saints grows wearisome to sinners. Saints are rarely "good company,"

so the sinners say. They may be very true, but they are also apt to be stupid ; and even a fortune may be dearly purchased if it have to be spent in common with an uncongenial associate—with a woman whose very amiability and sweetness have in them the elements of satiety, and whose relations, though desirable in all worldly particulars, are yet undeniably humdrum.

This and more, before he had been three months married, Austin Friars felt ; and before six had expired, he could not occasionally avoid showing his weariness both at home and in business. The great curse of the man, next to his falseness, was his discontent, his perpetual dissatisfaction with what he had, and his firm belief that, if he could only grasp something else, he should grasp at the same time perfect happiness with it.

As child, as boy, as man, he always had wanted to possess some good just beyond his reach. He was wealthy at one period ; but, desiring at the same time to be a man of fashion and about town, he made over-haste to be richer still, and so

lost everything. Then succeeded those days in which, not having Yorke, he told her that, were she only his, he would care nothing for poverty, exile, position; and to these followed the time which tried both in every respect save their love for one another, when he fretted over his inability to regain his old position, and she grieved, first at his regret, and then at the want she could not help seeing in his character, which would, she knew, prevent his ever making any very great success for himself in life.

He hated drudgery, he detested monotony, and yet he was too much deluded by his hopes and his vanity to be able to speculate safely. He was clever, but not clever enough to play a risky business game; and when Yorke at length beheld him partner in an old-established house, in which commercial gambling was a thing abhorred, when she knew that he would have money enough for all he could reasonably want, and something to spare besides, she thought even, considering the price he paid for it, he had bought pecuniary ease

cheaply. "For he cannot get into trouble there, unless indeed Mr. Monteith hear something either about his birth or about me," she mentally decided; which proved that even her sagacity was at fault sometimes; seeing that to a man like Austin the difficulty is not, under any circumstances, how to get into trouble, but how to keep out of it.

Money was not a thing he had ever felt any hesitation about parting with, even when he earned it himself. And now, when he stood near money earned by others,—when he had only to stretch out his hand and take,—it is needless to say that Mr. Austin Friars felt no delicate scruples on the score of appropriating what he wanted.

True, in a concern like Monteith's, even though he had married Monteith's daughter, his command over actual money was limited—disgustingly so, Austin considered. But then his position gave him credit; and while Mr. Monteith believed he was pushing the business of the firm as well as he could, Mr. Friars was really speculating on his

own account, occasionally making a gain, and occasionally making a loss, but always heating or cooling some iron which, in his position, it was almost treachery for him ever to have put in the fire.

And it was in the process of attending to these irons, and accounting for the time he spent in looking after them, that Austin felt the atmosphere of truth which pervaded Mr. Monteith's office especially unpleasant. He had found it troublesome enough to satisfy his father-in-law concerning the attitude Yorke took respecting the Scott's Yard business—an attitude which indeed proved as utter a surprise to him as to Mr. Monteith, and went as near making him hate Yorke as can well be conceived. To be sure, he decided in his own mind, as well as informed Mr. Monteith, it was all a deep-laid scheme of that fellow Ross.

“He used to be a clerk of mine,” Mr. Friars explained,—“a long-headed designing fellow; and I have no doubt he got round my sister-in-law;

and seeing what a splendid opening there was, persuaded her to let him use her name, and so carry on the trade I had got together. He has written to every one of my correspondents, stating I had gone into partnership with you, but that the business would be still carried on at the old address, under the firm of B. Y. Friars & Co. Of course he knew the names of all my connections, and equally of course they prefer remaining with what they regard as the 'old house.' I am sorry not to have brought any business with me; but I must say this was a move for which I felt totally unprepared."

"I cannot understand Mrs. Friars' share in it," the merchant remarked. "That is what puzzles me."

"The worst of Yorke always was, anybody could lead her," explained Austin.

"I should not have thought that," said Mr. Monteith. But then remembering that even according to her own confession some one had led her,—wrong,—he concluded perhaps the speaker

was correct. "At all events," he considered, "he surely ought to know her best."

"Yorke," proceeded Mr. Friars, "is weak and yet still obstinate. If she took a notion into her head, I do not believe anything could drive it out; and if once she promised to adopt any course, she would persevere in that course, no matter what the result might prove. Rightly or wrongly, she imagined herself aggrieved about my marriage: she thought I ought to have told her my intention earlier. Altogether she was at first a little sore, and no doubt Ross got hold of her just at that time, and talked to her about being independent, and so forth. She would not take a penny from me, though she has very little money of her own—not enough to live on. And now I understand the reason of her refusal; it is all clear as possible; but still, considering everything, I do not think I have been quite well treated between them."

"And yet I entertain a very high opinion of your sister-in-law," said Mr. Monteith, slowly.

"You cannot entertain a higher opinion than I," Austin observed eagerly, almost deferentially; "but still Yorke is a woman, and as such liable to external influences, and to be blinded by her prejudices."

"I should like to have known more of her," Mr. Monteith remarked. "Hers is a most exceptional and unfortunate position."

"Yes," Austin agreed; "but that cannot be remedied now."

"The greater the pity," exclaimed Mr. Monteith, hurriedly; for there was something in Austin's tone which jarred against his feelings—something he could not have explained even to himself, but that made him subsequently, when all that had often perplexed his comprehension was made plain, feel inclined to trample under foot the "lying hound"—for so he came ultimately to call this man whose story I am telling.

The whole Scott's Yard business then, as has been said, proved a very sufficient thorn in

Austin's flesh for a while ; but that passed by, and was no more referred to.

Not so with other things, however. Day by day he found himself compelled to patch up one falsehood with another, until at length he began to think the very clerks must know he was deceiving their principal, and understand the subtrefuges he strove to take refuge in as well as he did himself.

And, indeed, there was one man in the office—a comparatively new hand, but placed nevertheless in a position of trust—who entertained most serious doubts as to Mr. Friars' straightforwardness, and who, apparently unintentionally, but really with design, frustrated many of that gentleman's intentions. The origin of Steadly's suspicions might be dated from the time when he beheld the announcement of Mr. Friars' marriage in the *Times*.

"There never was a Friars in Barbadoes of any position that ever I heard of," he reflected. And considering he had lived there himself, and

that further, he knew every one of the Hertfordshire Friars, having been born on their property, and was well aware none of them had settled in the West Indies, the situation was awkward. Like a wise individual, however, Mr. Steadly kept his own counsel, and said nothing to any one concerning his suspicions.

That part of Austin's life which he passed in Scott's Yard had been spent so quietly, that it had left little trace in the minds of those who then came into business contact with him.

For many reasons he was best pleased that the Scott's Yard episode in his life should be ignored. It was already a thing of the past—a memory, little more. He was free to make his game again—to begin with fresh players in a strange room, with the goddess Fortune smiling upon him. So he thought; and, forgetful that the one player he could not get rid of was himself, he strode in and out of the office in Leadenhall Street, and ordered the clerks about, and did little or nothing himself; whilst all the time

Mr. Steadly, growing to hate the man, his assumption and his uselessness, watched.

As for Mr. Monteith, if, after a time, he began to fancy he had made a mistake, he put the fancy aside as rapidly as it shaped itself in his mind. No one was perfect, he argued; and did not Mary love her husband? and had not his dead boy loved Austin too?

Perhaps the season of adversity he had passed through might not have improved his character; perhaps he was less scrupulous about trifles—less useful in the business than Mr. Monteith had hoped would prove the case; but the business was a good business, and if the man made his child happy, that was all the father cared for—only—sometimes he wished he had not been quite so premature; that he had investigated Austin's statements a little more closely.

So far, however, there was nothing actually against Austin, nothing on which Mr. Monteith could lay hold and say, "This now is what I do not like; this is my ground of complaint;" but

he felt there was something unsatisfactory about his son-in-law ; and the lack of cordiality which he could not avoid noticing in the manner of his best-esteemed business friends, when speaking of Austin, often made the old man's heart sink.

"The house has always stood A 1," he thought ; "if not for actual wealth, at least for irreproachable honour and honesty. How will it be with Austin's new-fangled ideas when I am gone ? with his loose notions of commercial morality and too evident acquaintance with shifts and expedients ?"

That was just the thing ; for a perfectly straightforward man Mr. Friars was much too *au fait* with the world's wickedness. If he were clever in nothing else, he was clever in knowing every *ruse* to which a rogue could resort, every expedient by which just payment could be deferred, or avoided altogether.

It was in his talk about men who did not remit promptly, about strangers who wanted to do business with the house, about the caution re-

quired in dealing with people in business, that Austin, all unconsciously, disgusted Mr. Monteith, and aroused him from the state of almost Arcadian innocence in which he had hitherto lived and moved and had his being.

"I have got on very well without considering every one I met a rogue," he said, one day to his son-in-law. "I have always been accustomed to think a man honest till I found him otherwise, and to believe that people as a rule would rather pay their debts than evade them."

"Ah, sir, that did very well for the 'good old times,'" Austin answered; "but we are not living in them now, and it behoves us to be careful."

"Perhaps you are right," Mr. Monteith agreed; "every one tells me the battle is fiercer, the struggle harder, than it used to be."

"It is awful work getting on nowadays," Austin remarked; and he spoke feelingly. He had been through the fire, and felt its heat. On his soul he bore traces of the scars it had left there. He knew—none better—all about that

battle which he and Yorke had waged against poverty in the old days which were now a memory. Ay, and something more he knew, viz., that already he was shifting and contriving in his new life—that “financing” occupied almost all his time out of doors; and that there were many people in the City acquainted with the lines which some men write across stamped paper to their own damnation, whom Mr. Monteith would have shuddered to think had handled any papers signed by one belonging to the old-established house in Leadenhall Street.

“If I were once independent of the old fellow, I would cut the City altogether,” Mr. Friars decided; and, longing to cut the City, or at least to be independent of Mr. Monteith, he ran such a race of speculation, that before two years had passed, he found himself often seriously hampered for money.

“And those bills of Yorke’s are always coming round,” he said, as if they were the cause of his embarrassment—an amusing idea, considering he

had never actually met one of them; that, as Luke said, they had been renewed and renewed and renewed till the bills stank in the nostrils both of discounters and bankers, one of whom said,

“Really, Mr. Ross, we cannot take any more of this paper—even though Mr. Friars be a partner in Monteith’s. Your balance—”

“I need not trouble you to go into the reasons for your refusal,” said Luke, stiffly. “It is sufficient for me that you do refuse.”

And he went home both angry and satisfied—angry that he had failed to get what he wanted; satisfied that for Yorke’s sake he had done his best, both to help Austin Friars and save his credit.

The first bill which came back dishonoured he managed to pay himself and get renewed afterwards; but a different fate awaited the second: going through a different channel from that taken by the other acceptances, it fell into the hands of Messrs. Finch & Thorpe, notaries, who were good enough to send a clerk round to Leadenhall Street with a little printed form, setting forth that a bill

for £265 1s. 11*d.*, drawn by Luke Ross, lay at their office. For which delicate attention they charged one shilling and sixpence extra.

Now it was the daily practice of the young man intrusted with the execution of this mission to deliver numbers of these forms, and he thought no more of walking into Monteith's outer office, and handing the document to Mr. Steadly, than he might of performing the same service to a man on the very verge of bankruptcy.

If he were not conscious of the horror of the proceeding, however, Mr. Steadly was. Never before had such a thing happened in his memory in that place—neither, he felt confident, had it ever occurred in the memory of any other man.

“There—there—must be some mistake,” he stammered. “It shall be attended to.” And hearing this the clerk walked out again; and on the bill was duly inscribed this statement—“Will be attended to.”

For a few minutes Mr. Steadly sat staring at the slip, wondering what he ought to do with it—

marvelling what course he should pursue under the difficult circumstances in which he was placed. Had he liked Austin Friars he would have kept the obnoxious paper in safe keeping till that gentleman returned, and then only produced it for his private benefit ; but, as has been already stated, he bore the new partner no love.

Further, he was fond of Mr. Monteith, and thought it "only right he should know." Having arrived at which conclusion, Mr. Steadly left his desk, and walking up to the door of his employer's private sanctum, knocked gently for admittance.

"Come in," shouted Mr. Monteith ; and the man entered, and having carefully closed the door, walked across the well-carpeted floor towards the fire, close to which Mr. Monteith was seated reading the *Times*.

"Well, Steadly, what is it?" he asked.

"If you please, sir, Mr. Friars was out of the way ; and though this is for him, I thought you would like it to be attended to at once."

Mr. Monteith took the scrap of paper and looked at it. Then his face fell.

"There must be some mistake, Steadly."

"So I said, sir."

"Send round at once and take up this bill."

"Yes, sir."

"And directly Mr. Friars comes in, ask him to come up to me."

Having issued which directions, Mr. Monteith betook himself once again to an apparent perusal of the *Times*.

But his hands trembled and his thoughts strayed. Steadly had taken the slip of paper with him, but he distinctly remembered what was written upon it: drawn by Luke Ross.

"Now, what can he have to do with Luke Ross?" marvelled Mr. Monteith; but his marvel changed to something different when, on Steadly returning with the bill, he found the letters N.S. traced in red ink in the corner of the document.

"Unlock that safe and reach me the private cash-book, Mr. Steadly," he said; and Mr. Steadly,

hearing himself so styled, knew that there was no good in store for Austin Friars.

"That will do," remarked Mr. Monteith, after he had turned to one particular page and run his eye over it. "Now put it back, and go." Which Mr. Steadly did, wishing almost he had kept the knowledge that had fallen to him in his own possession.

On the staircase he met Austin, and delivered Mr. Monteith's message, adding, "If you please, sir, I think there is something wrong—something about a returned bill."

He felt constrained to say this, though he could have struck himself the next instant for doing so when he heard Austin's answer.

"Our bills are surely no concern of yours, Mr. Steadly." And he went up into Mr. Monteith's office muttering, "Those fellows are not kept in their proper places," while Steadly walked downstairs, remarking under his breath,

"You will find it some concern of yours though, Mr. Friars; or I am much mistaken."

“Come here, Austin,” Mr. Monteith began, the moment the door opened; “I want you to look at and explain this.”

“How did it come into your hands?” was the only reply Austin could think of at the moment.

“That does not signify for the present,” replied Mr. Monteith. “As notwithstanding the large sums you have lately drawn out of the business, you have allowed your private acceptance to be dishonoured, and returned with ‘Not sufficient’ marked on it; and as I have paid that acceptance for you; considering also the unfriendly manner in which you never failed to speak of Mr. Ross,—I think I have a right to inquire under what circumstances, and for what consideration, you gave this bill.”

CHAPTER IV.

IN A CLEFT STICK.

FOR once in his life Austin Friars decided that it would be better to tell the truth—indeed, he spoke it almost involuntarily.

“I owed Mrs. Friars some money,” he said, “and as it was not convenient for me to pay in cash, Mr. Ross drew upon me and got the bill discounted for her.”

“Not convenient for you to pay two hundred and fifty pounds?” commented Mr. Monteith.

“Certainly not before my marriage,” Austin answered desperately. “I made no secret of the fact that I was short of money,” he went on, vindicating himself from the possibility of a charge which Mr. Monteith had not yet uttered. “You

were perfectly well aware that, owing to many causes, I was much pressed just about that time, and—”

“And since that time, sir?” Mr. Monteith interrupted.

“Matters have been different,” was the cool rejoinder.

“Then how came this bill to be renewed instead of paid?” inquired the merchant.

“I can give you no answer to that question,” Austin answered, “unless this—that it seemed easier to renew than to pay, and that it made no earthly difference to Mr. Ross, who is really first in command at Scott’s Yard. I did not care to take money out of your business to pay a debt contracted before my marriage; and Mr. Ross has been in the habit of sending me up bills which he got discounted, and out of the proceeds of which he provided for those that were coming due.”

“Bills! then there are more than one?” remarked Mr. Monteith.

“Yes, two,” answered Austin.

“And no more?”

“No more, I believe,” was the reply; “but Mr. Ross has drawn them for such amounts as suited his own convenience, so that I really cannot exactly tell.”

“What was the total amount of your indebtedness?” inquired Mr. Monteith.

“Five hundred, or thereabouts,” Austin answered. “I have a memorandum of the matter somewhere, which I can let you have.”

“You are very kind,” Mr. Monteith said dryly. “And now, having settled that part of the business, how came you to let your bill be dishonoured?”

“I forgot all about it,” the other replied, with charming frankness. “Mr. Ross has so invariably arranged the whole matter, that I have learnt to depend upon him. He is so thorough a man of business—”

“And you are not, is that it?” finished Mr. Monteith.

“I have so many other things to attend to.”

“What other things? You attend to very little connected with the business of the firm,” said the older man angrily.

“Do you not think we had better drop the subject till to-morrow?” suggested Mr. Friars.

“You imagine I am out of temper now, and that I shall look upon this matter differently after reflection,” observed his father-in-law; “whereas the probability is, the more I consider the fact of your acceptance having been dishonoured, the worse I shall like it. And there are a great many things which I do not like either—not at all. I am not satisfied—I have not felt satisfied for a long time past.”

“Then this unhappy bill is merely a convenient peg on which you purpose hanging a general condemnation of me and my proceedings,” Austin remarked. “If I had known that, I might have saved myself the unnecessary trouble of entering into any explanation with regard to it.”

“Do you intend your observation as a sneer?” inquired Mr. Monteith.

“No, as a mere statement of fact ; and again I venture to repeat—though with all due deference, of course, to your opinion—that I think we had better defer further discussion till to-morrow. To-day you are annoyed, and justly, I admit. After reflection you will perhaps remember the subject has two sides, and that it is at least quite possible the return of my acceptance may have been a matter of the purest accident.”

“But it cannot be an accident that your bankers should return a bill with N.S. marked on it. Had you been a little struggling tradesman, with a usual balance of about threepence three-farthings, the thing might have been intelligible ; but for Messrs. Glyn Mills to allow an acceptance of my son-in-law’s to be dishonoured, is to me inexplicable.”

“I suspect, sir, that to Messrs. Glyn Mills, the son-in-law of Alexander Monteith is of just about as much importance as the son-in-law of anybody else—namely, none. Of course, I myself think that they might have saved my credit ; but as I

intend moving my account, it is a matter of very secondary importance, how little they have considered me or my interests."

"I think I shall go round and speak to them about it," observed Mr. Monteith reflectively.

"Considering it is I who bank with them, and that it was my acceptance they permitted to be dishonoured, it would surely be better for me to go," said Austin, a little flurried.

"Perhaps it might," Mr. Monteith agreed. "Will you walk round there now?" And as Austin eagerly assented to this proposal, only too thankful for any pretext of terminating the interview, the merchant looked at him with anxious eyes, and a dreadful doubt and suspicion gathering about his heart.

"If he be really false and a liar," considered Mr. Monteith, who was honour itself even in the minutest trifles, and whose word was quite as reliable as many a man's oath, "God help Mary! God help us both!"

He thought this almost aloud, while Austin,

drawing on his gloves, was crossing the room; and when the door closed, as a commentary perhaps upon the conversation, Mr. Monteith pulled a memorandum-form towards him and wrote upon it:

“Please favour me with dates and amounts of all bills which may be coming due, drawn by yourself and accepted by Mr. Friars.”

This he folded, placed in an envelope, and directed to “Luke Ross, Esq., 5 Scott’s Yard.”

Luke was in his office when Mr. Monteith’s messenger arrived, and directly he read the note came to the conclusion that something had happened—that something must be wrong.

The thing looked straightforward enough, but Luke was of much too cautious a nature to be caught by even the straightforwardness of Mr. Monteith’s impulsive memorandum; so, finding the messenger had been desired to wait for a reply, he wrote in pencil on a slip of paper:

“Am busy at the moment. Will look into the

matter, and call round either this afternoon or to-morrow morning."

Which note he likewise placed in an envelope, and directed to "Alexander Monteith, Esq., 654 Leadenhall Street."

Then he turned to his bill-book, and after a glance, to make sure his memory of dates had been correct, put on his hat, locked his office-door, and went round to the bank where he kept his modest account.

"Was my draft on Friars paid yesterday?" he inquired of a clerk, with whom he stood on such friendly terms as a comparatively poor man may hope to establish with those who during business hours dwell in the shadow of greatness.

"I will inquire," answered the other; and he went back to put the same question to one of his fellows, leaving Luke to survey the shoals of people who came rushing in, now that the hands of the clock were drawing towards four, with piles of drafts and notes to lodge, or with open cheques to get cashed.

"I wish I might keep all I could see within the next five minutes," Luke considered, for he had not found the business-journey pecuniarily smooth so far; and like all who are driven up in a corner occasionally for want of "just a few hundreds," he forgot how speedily even many hundreds can commercially make wings to themselves and flee away.

"That bill was not honoured yesterday," said a voice from the other side of the counter at this juncture; "but the amount, with all charges, has been paid in here this morning."

"Was it noted?" Luke inquired.

"I think so," was the reply.

"Then it got into Monteith's hands," thought Luke; and he walked back to Scott's Yard much puzzled as to what he should now do or leave undone.

"If I only knew what Friars has said about it!" he was reflecting, when, lo, Friars touched him on the shoulder, exclaiming:

"You are the very person I wanted to meet;

I have been across to the office looking for you—”

“About that bill?” This was interrogative.

“No; confound the bill, it is all right enough, though there has been the devil to pay over the cursed thing. The fact is, I had other matters to attend to, and forgot it; and the notaries sent it round to Leadenhall Street, where its appearance produced the most profound impression. If my respected father-in-law had seen a ghost he could not have been more horrified, or preached me a longer homily on the enormity of my conduct. However, to cut the story short, he took the bill up; and now what I want you to do, if he should say anything on the subject, is to keep quiet about there having been any previous irregularity, and to declare this must have occurred by accident, which it did.”

“He sent round, asking me to favour him with amounts and dates of all bills drawn by me and accepted by Mr. Friars.”

“And what answer did you send?” asked Austin,

wishing with all his soul he had made a full confession, and admitted the thousand pounds instead of only five hundred.

"I said I was busy," Luke replied, "but that I would look into the matter, and call on him either this afternoon or to-morrow morning."

"And what shall you say when you do call?" inquired Mr. Friars.

"That is just what is bothering me," was the answer.

"I told him there was only five hundred altogether," remarked the debtor.

"Well, I cannot tell him there was only five hundred," said Luke decidedly.

"I did not suppose you could," retorted Austin; "but it is deucedly awkward for me, notwithstanding."

"It is awkward for me too—in every way," replied the other, who was thinking especially of Yorke as he spoke. "I do not want to be mixed up with any disagreement between you and your father-in-law; and, what is more, I will not be. I

might refuse to answer the question altogether ; but then, if he mean to pay the bills as they fall due, it would be madness in me to offend him. And those bills *must* now be paid by somebody."

"Well, hang it ! one has been paid ; what more do you want ?" asked Austin testily.

"It was not paid by you, at any rate," returned Luke, with equal asperity. "But now look here, Friars ; I bear you no great love, as you know, still I do not want to injure you for all that—rather, because of my feeling towards you, I would be doubly careful to refrain from anything likely to damage your prospects. Mr. Monteith's memorandum places me in a difficulty. I want the bills paid, and, if he paid them, it would be better for both of us than working these perpetual renewals. On the other hand, you have unhappily told him that the amount still owing is less than one-third of the actual sum for which I hold your acceptances. Cannot you explain you were mistaken ? that you find your liability is larger than you at first supposed ?"

"No, I cannot," Austin replied doggedly. "I told him my original debt was five hundred pounds; and fool though Monteith may be and is, he is not such a fool as to credit I did not know the exact amount of a debt like that."

"In that case there is only one thing I can do for you," remarked his companion, "namely, tell him I have furnished you with the dates and amounts of these bills, and leave you to settle matters as you please, or are able."

"You might have helped me out of this mess, I think," Austin fretfully exclaimed. "It would not have been much of a falsehood for you to say the debt was five hundred pounds. I am sure you have told many a worse lie in your life than that. I do hate having business transactions with people who are so confoundedly strait-laced and particular."

They had crossed Cannon Street by this time, and were walking together up and down the most open part of Laurence-Pountney Hill—that part where the old churchyard bestows some change of

colour on the grim City lane, and permits a view of the place where once lived another City man, in whose fortunes the novel-readers of eight or nine years back took a kindly interest.

Luke felt an indescribable repugnance to letting Mr. Friars enter Scott's Yard with him, and it was to prevent such a catastrophe that he took the turning I have mentioned, and paced slowly along the pavement as they talked.

Many a time Yorke and Austin had trodden that very spot—had walked in the twilight, in the moonlight, in the dark winter nights, in the sultry summer evenings there, as they had walked over almost every other nook and corner of the City ; but it was not of the hand laid confidently on his arm, of the dear low voice, of the words of hope, of the boundlessness of her love, and the inexhaustible amount of her patience the man was thinking as he uttered his plaint to Luke Ross, who replied :

“I consider I have helped you as far as any

man could—farther than, under the circumstances, most men would.”

“But reflect for a moment, Ross; place yourself, as a man of business, in my position. That money really was gone and lost; I had no benefit out of it. I accepted those bills for a dead horse—” Austin was beginning, when the other interrupted him.

“Do you mean that, but for the fact of having accepted those bills, you would repudiate the debt?” he demanded.

“Well, I believe I was wrong to bind myself; that it was foolish and quixotic to agree to pay a sum of money which never did me one shilling’s-worth of good—rather the contrary.”

“And, my God!” Luke exclaimed, with a vehemence foreign to his nature, “would you have taken her money, as well as all else, and then left her to beg or starve, which ever she pleased?”

“I offered to provide for her, but she refused my offer,” Austin began; and then he broke off to say, “You know everything, then?”

"I knew everything years ago, and you knew that ; and knowing everything, Mr. Austin Friars, I tell you to your face you are a coward, a knave, and a fool, and that I never felt so satisfied you were all three as within the last five minutes."

In reply to which exhaustive speech, Mr. Friars remarked :

"That is the way, is it ? You are in love with her yourself."

"A man need not be in love with a woman to decide you are a villain," said Luke ; "but since you have shown both your hand and your colours so plainly, I may as well tell you that I mean to stand between her and harm. I did not go into this business voluntarily. Now I am in it, I do not intend that either her interests or my prospects shall be damaged by you. So you may make up your mind to meet those bills in regular course, for renew one of them again I will not. Good-day ;" and without any more ceremonious leave-taking than that involved in the utterance of those two words, Luke Ross turned into Suffolk

Lane, and wended his way back to Scott's Yard, half sorry he had let his passion get the better of him, but whole glad at having opened his mind to Austin, who he knew hated even whilst he appeared friendly with and was civil to him.

As for Austin, he retraced his steps to Leaden-hall Street, boiling over with rage, and revolving impotent schemes of revenge. Bitter and base enough were the words which first rose to his lips when he suggested that Luke was in love himself; but though he had fallen low enough, he had not then fallen quite so low as to be able to couple Yorke's name with anything worse than he had made it. Now he repented him of not having let the unspoken words go free, of not having left a more poisonous sting lingering in Luke's breast. It was nothing to him that Yorke should work, or beg, or starve, as Luke had suggested; but it was much to his weak, jealous, envious nature that another man should stand forth to champion her, more especially when that other man held him in his power.

"I will be even with him yet, some day," he muttered; "only let me get rid of these cursed bills, and then, Mr. Luke Ross, Mr. Austin Friars will perhaps be able to deal two to your one."

Which was all very well; but meantime the bills remained, and were fast coming to maturity.

True to his promise, Luke Ross had answered Mr. Monteith's inquiry thus:

"5 Scott's Yard,
"18th May, 185—.

"DEAR SIR,—In compliance with your request, I have forwarded to Mr. Friars a list of those bills, drawn by me and accepted by him, which I hold.

"Yours faithfully,
"LUKE ROSS.

"To A. Monteith, Esq.
"654 Leadenhall Street."

Whereupon Mr. Monteith rejoined:

"654 Leadenhall Street,
"May 18, 185—.

"DEAR SIR,—You must have misunderstood

my memorandum. May I request that you will send me, by bearer, copy of the list mentioned in your note ? It is important.

“Yours faithfully,

“ALEX. MONTEITH.

“Luke Ross, Esq.

“5 Scott's Yard.”

Compelled thus, after a fashion, to an explicit statement, Luke replied :

“5 Scott's Yard,

“18th May, 185—.

“DEAR SIR,—You must excuse my non-compliance with the request made in your note. I cannot, as you will at once perceive, send the particulars of so purely private a debt, to Mr. Friars' firm.

“Yours faithfully,

“LUKE ROSS.

“To A. Monteith, Esq.”

Within half an hour came back Mr. Monteith's answer :

“ 654 Leadenhall Street,

“ May 18, 185—.

“ DEAR SIR,—You are quite right, and I beg to apologize most heartily for my indiscretion.

“ Yours faithfully,

“ ALEX. MONTEITH.

“ To Luke Ross, Esq.

“ 5 Scott's Yard.”

Then again Luke Ross took pen in hand and wrote :

“ 5 Scott's Yard,

“ 18th May, 185—.

“ DEAR SIR,—I thank you for the manner in which you have taken my refusal; and with much respect I remain yours faithfully,

“ LUKE ROSS.

“ To A. Monteith, Esq.

“ 654 Leadenhall Street.”

After the exchange of which amenities, the correspondence dropped, and time went on; but all the while those bills were maturing.

A few days before the first of them came due,

Luke received the following epistle, which was marked "Private":

"DEAR ROSS,—I depend upon your renewing the whole or portion of bill for £287 6s. 3*d.* on Saturday next. If you send me a bill for, say, £259 3s. 7*d.*, I will try to manage the remainder.

"Yours,

"A. FRIARS."

To this Luke answered on a memorandum-form, which did away with the necessity for either beginning or ending:

"You must be prepared to meet the whole of the bill for £287 6s. 3*d.* due next Saturday. I cannot renew, both for reasons previously mentioned, and also because my discounts at the present time are unusually heavy."

Having despatched which explicit epistle, Luke expected he had closed the correspondence; but almost before, as he imagined, the messenger

could have got to Leadenhall Street, he was back in Scott's Yard with a reply from Mr. Friars, to the following effect :

“If you will not renew, the bill must be dishonoured.”

Across this statement Mr. Ross wrote in red ink: “I cannot help that ;” and giving this in an envelope to the messenger, went on with his work, fondly hoping Mr. Friars would understand he was in earnest at last.

But when his own interests were at stake Mr. Friars never would understand a hint, no matter how broad or unmistakable ; so finding that his letters failed to move Mr. Ross, he came over himself to Scott's Yard.

It was a fine August afternoon, and the sun streamed into the windows of the office which had belonged to John Marks during his (Austin's) tenancy of the premises. The blinds were down, and Mr. Ross sat writing at a high office-desk when Austin entered.

Up to this desk the visitor walked, and folding his arms, rested them on the ledge at the back of it as he said,

“I have come about that bill.”

“I can do nothing in the matter,” Mr. Ross said determinedly.

“Now pray be reasonable!” Austin entreated. “Is it not enough for you to have robbed me of my business, but you must also rob me of my credit? You know when you came into this business it was honestly worth two thousand pounds.”

“It was not worth two thousand pence,” Mr. Ross retorted.

“And yet,” went on Austin, unheeding the interruption, “you harass me about that unfortunate thousand pounds as though I really were bound in justice to pay it.”

“And do you say you are not?”

“I say I cannot, but that still, if you give me my time, I will pay it all, and as much more to the back of it. If, however, on the other hand,

you drive me to extremity—instant upon payment when I have not the means to pay—you will lose the money altogether.”

“No, I won’t—you may take your oath of that!” Luke Ross said from the other side of the desk.

“How do you propose to recover it?”

“That is my affair,” Luke answered; “but I am determined to have the whole of the thousand pounds.”

“Do you threaten?” asked Austin.

“Certainly not. I simply state my resolution.”

“You think yourself a very clever fellow.”

“I think myself cleverer than you; but that does not require any belief on my part of extraordinary talent.”

“You will not renew!”

“For the last time, no!”

“Would you mind telling me why you refuse?”

“I have no objection to satisfy your curiosity. In the first place, I cannot conveniently do so—my discounts are already large; in the second, I

will not do so, because I believe you have no intention of ever discharging the debt if you can help it; and therefore I might have some difficulty hereafter in proving its *bona-fides*; and in the third place, you have so very much paper flying about, Mr. Friars, that it does me no good for my name to be seen on the same stamp as yours."

"Who told you that falsehood?"

"It is not a falsehood, and I must decline to state my authority."

"Do you want to ruin me?" Austin inquired.

"If you are not ruined till destruction be compassed by me, you will be prosperous for many a year to come," Luke replied.

"Then renew that bill."

"No; I will try to renew half of it, if you like."

"Renew two hundred and fifty?"

"Decidedly not."

"Then it must be dishonoured."

"That is a matter for your consideration entirely."

"If you have got the bill discounted, it is one for yours too."

"Perhaps your own part of the affair will be sufficient for you to attend to at present. I know my own business; no doubt you also know yours."

"I cannot meet that bill."

"Then, to quote yourself, it must be dishonoured."

"And that may prove a serious matter for you."

"O, pray do not complicate affairs by considering my interests," said Luke.

"But why cannot our interests be identical?" asked Austin.

"Because you stand where you do, and I where I am," the other replied; "because debtor and creditor cannot row in the same boat; because two men such as we are, and placed as we have been, find it impossible to be even apparently friends, unless they are hypocrites also. Now I am no hypocrite."

"Implying the contrary as regards me," Austin remarked.

"Well, you have an object to gain; I have none. Once for all, I say that bill must be met by you or dishonoured by you. I retire no more and I renew no more."

"Is that your decision?"

"That is my decision."

Hearing this Austin walked to the door, opened it, and would have descended the staircase; but that from the floor above he beheld the flutter of a dress as its wearer came slowly down step by step. She reached the next landing, and then seeing him, paused.

"Yorke!" he exclaimed.

"Mr. Friars!" and she laid a hand on the broad balustrade, leaning against it as she spoke.

In a moment he was beside her; but quick as he followed Luke Ross.

"Permit me to remind you," said the latter, "that this part of the house is private."

"I know it—at least I suppose it is, now you

are all doing so well," retorted Austin; "but still I must speak.—Yorke," he went on, "I have been with Mr. Ross about those bills, which are your bills, and he refuses to renew. His refusal means to me simple ruin. Tell him your wishes in the matter. He will do whatever you suggest; and I declare you shall not be any loser by the transaction if only you give me time in which to pay."

"What can I do?" she said piteously, glancing from one to the other. But Luke Ross interposed at this juncture.

"Mr. Friars," he began, pointing down the staircase, "that is the way out: if you like to follow it of your own free will, well—if not, I will make you.—Yorke, these are my bills, this is my matter, and I will not have you interfere in it;" but next minute his tone changed, and he said, "I will talk the affair over again with Mr. Friars. Will you come down into the office?" he added, addressing Austin; for Yorke's white face and beseeching expression changed his purpose a little, and whilst nothing would have pleased him

better than to kick his visitor into the street, he refrained; experiencing the light touch of a woman's wish upon his strong man's will.

"My heavens!" thought Austin, "he calls her Yorke!" and at this juncture he felt as though he had played his last card, as though not even a throw of the dice-box were still in his hand.

But he was mistaken; for the love Luke Ross felt towards this woman was stronger, and more passionate, and more romantic than any Austin had ever known. It was so strong, so passionate, and so romantic, that for her sake he could forego his own plans, and set aside his own judgment, and put himself to inconvenience in order to humour her.

"That is a thing you ought not to have done," he said, when he and Austin stood together again in the office below; "you ought not to have brought her into this question at all. It is one between me and you; still, as you have referred it to her, I tell you what I will do—renew two

hundred pounds of that for two months; but you must meet the others."

"Send round the bill for acceptance," Austin said sulkily—he was for the moment more shaken by Yorke's pallor and Luke's mode of addressing her than he would have cared to acknowledge—"and I will return it at once. Thank you; but you might have met my wishes without so much fuss."

"I was not fussing. I shall have the greatest difficulty in getting your paper discounted."

"Good-bye, old fellow; I do not bear malice," Austin replied, holding out his hand with an affectation of heartiness; but Luke, putting his behind his back, said plainly,

"I do."

Whereupon Austin observed,

"All right — though there is no woman worth it."

"Are you going?" asked Luke, "or am I still to have the pleasure of hastening your departure?"

"I should be sorry to give you so much trouble," the other replied, and he went ; leaving Luke to mutter, as he walked nervously and angrily up and down the room,

"What with bad trade, insufficient capital, and my love for a woman who does not care two straws about me, I have indeed put myself in a very nice cleft stick."

CHAPTER V.

A CHANGE IN THE PROGRAMME.

AN utter change from Scott's Yard and the City courts and lanes. In lieu of scorching pavements, moss, grass, ferns, and wild-flowers. Instead of great warehouses, shops filled with goods set out to the best advantage, stuccoed porticoes, and mile after mile of bricks and mortar; hedges made up of the dark glossy-leaved evergreen oak, hawthorn on which the berries were just turning colour, brambles trailing in picturesque wildness, convolvuli climbing from branch to branch and starring the abundant foliage with pure white buds. In place of crowds of anxious-faced hurrying men and women, stray children returning from the village-school, a few labourers

stretched on the turf sheltering under the trees from the heat of the summer sun, eating the while their frugal dinner—stags and cattle either knee-deep in friendly pools or else lying idly chewing the cud. No clock-towers, no sculptured heroes bestriding blackened stone horses, no monuments, no street decorations; but for relief to the otherwise flat country prospect of fields where the wheat was ripening, and cottages dotted here and there over the landscape, oaks and elms, chestnut trees covered with their prickly fruit, the bright-hued copper beech, the graceful drooping ash and weeping willow, with many another tree strange and grateful to the eyes of a Londoner. Whilst in exchange for the rattle of cabs and the thunder of Pickford's vans, for the ceaseless roar and rumble and the hoarse growl of the metropolitan thoroughfares, which ceaseth not completely either by day or night, a wonderful virtue of stillness, the blessed rest and repose whereof could be likened unto nothing save that peace of God, which passeth all understanding.

“Delicious, is it not?” asked the younger of two men who paced slowly up the avenue leading to Forde Hall.

“Do you mean the air, the scenery, the quietness, or the prospect of dinner?” inquired his companion, whom the reader has already seen drinking port-wine and regaling himself with pinches of snuff, and demolishing Austin Friars’ dream-castle in the dining-room of Meadow House.

“I meant the air and the quietness,” answered the other, who may now be introduced as Mr. Arthur Howard.

“Yes, they are both very well in their way,” argued Mr. Collis, “particularly the former; but I think it might be quite possible for both of us to have too much of the latter. As a change, I like the country; as a sanitary institution, I admire it; for there can be no question about the good a ‘change’ does the Londoner; but for a residence—good Lord!”

“You do not believe, then, in the exceeding pleasure of country pursuits?”

“No; nor do I think any man believes in them, who has a soul beyond bullocks and turnips, shooting and hunting. Talk as you like about them, the enjoyments of the country are physical, material. You like the country better than I do, because you are an artist; but even you would not care to live in the old hall we are going to see for a few years at a stretch. You may depend upon it, the mental pace of London life unfits a man for this sort of stagnated existence. I once asked a friend what he did when he went into the country; and have treasured up his reply ever since. ‘I consult Bradshaw,’ he said, ‘for the first train back to town.’ And if all Londoners spoke out their minds, you would find that is what the bulk of them would like to do also.”

“But, my dear sir, consider how eager they are to leave London.”

“Yes, to leave the heat, and the work, and the dust, and to get away to a lesser London; to a London without duns, without masters, without bills to meet, without business payments to make.

The southern watering-places are indeed, in their season and in fine weather, the Cockney's earthly heaven. There he meets his friends; there he can smoke quite early in the morning; there he can eat his breakfast without feeling every mouthful he swallows may interfere with catching his train or omnibus; there he can wear easy shoes and a round felt hat; there he can have everything to eat and drink he is able to get in London, and procure a glass of decent wine for self and friend at the bar of the principal hotels. There, further, he can, the whole day long, have the doubtful luxury of his wife's company and that of his children, not forgetting the baby who is 'teething;' and he has the gratification of beholding his little girls digging on the sands with that self-consciousness — or that consciousness rather — of all the world looking on, which is the beautiful characteristic of London girls from their earliest years. He has the papers, and can discuss Jones' bankruptcy with Smith; or he has the reviews, and, if he be of a literary turn, discourses

to Humphrey about 'who did' that article, or who is to succeed So-and-so in the editorship of the *Buckingham Street Review*. If you call that leading a country life, if you consider it pastoral, or *this* in any sense of the word, I am dumb."

"I must say, nevertheless, that I should prefer *this*," answered his companion.

"My dear young friend, you are quite mistaken," Mr. Collis replied. "You think you would prefer this, simply because you never tried it; because you know nothing on earth about the miserable monotony of a country existence; because you only come to such a spot as that where we now find ourselves after a course of Parisian or London life, just as a man after a full meal likes to go into a room where there is no smell of dinner. But let dinner-time come round again, and then I warrant you he will leave the less substantial elegance of flowers and looking-glasses and nicknackery without a sigh."

"And yet still I think I should like to try the

experiment, say, of living in such a place as Forde Hall."

"My good fellow, you would be sick of it and yourself before a week was over. Now behold—you and I were stranded together two hours ago at as pretty a wayside inn as the eyes of man need desire to behold. We had the orthodox village green, the prettier than ordinary village church. We were fortunate enough to secure not only a better glass of ale than is usually to be met with at such places, but also good bread, fresh butter, and the temporary ownership of a cheese which will, in its old age, if it ever attain old age, be something more than respectable. Moreover, our host rehearsed for us a dinner bill-of-fare which sounded not unpromising, and gave us undisputed possession of a sitting-room, where vines and hops shaded the window, and the furniture and decorations were at least a hundred years old. Now what did we do? Did we pull up our easy-chairs to the window, and, while resting, admire the rural prospect? Not a bit of it. We, or at

least I, said, 'Landlord, where can we go, in order to kill time between this and the hour when you have stated that brace of grouse shall be done to a turn?' Whereupon he answered, 'You can walk over to Forde Hall, sir;' supplementing that permission with an interesting biographical history of the present proprietor; and we came."

"Yes, certainly we came," agreed Mr. Howard, when his companion at length paused; "but for my part, contrasting the spot where we find ourselves with London, I should like to be coming here for ever."

"You are mistaken utterly," the elder man persisted. "If you want a proof of the truthfulness of my assertion, look around. Here you have everything people usually consider needful for happiness—a fine place, an old name, good health, a long rent-roll. And yet where is the master of this place? Abroad; has resided abroad for years."

"But his is an exceptional case," the other replied.

"In his matrimonial relations, let us hope so," was the answer; "since it would not do for all young wives to disappoint on the wedding-day, like Miss Haddon. That little episode gives to my mind the only touch of real interest to Forde Hall. It is almost as exciting as a good sensation trial. What made the bride go? why did she marry him at all? where did she hide? with whom did she run off?"

"If she were not murdered," suggested Mr. Howard.

"I do not think there was anything like murder in the case, though there may have been something much more really tragical," said Mr. Collis. "Anyhow, the landlord's story makes me anxious to see Forde Hall. From a worldly point of view, she lost a good deal when she left such a place and its owner; and as she tied the matrimonial halter round her neck before her departure, she has probably gained little even of happiness by the exchange. Well, it's a queer story," ended the merchant.

“Had the scene of her departure been laid at Forde Hall, I should have thought it just possible the mistletoe-bough mystery might have been enacted a second time.”

“Ah, you may depend the young man in that legend did not want to find his wife. If I were young, which I never shall be again, and married, which I never have been, and my wife disappeared in any such mysterious fashion, I would find her, dead or alive, if she were above ground; and had I been the owner of Forde Hall, I would have got the bride back, or known the reason why. One might have thought the place desirable enough for any woman, more particularly a woman without a sixpence; but then the owner was a different matter. Perhaps, if we could see the owner we should understand.”

They were standing by this time in front of Forde Hall—an ancient edifice built of stone, with darker stone facings; an old, old house, slightly modernised. Curiously-clipped yew-trees were scattered about the grass, and a magnificent cedar

grew so close to the house, that its branches almost touched the dining-room windows.

“Rather an eyrie sort of place,” the younger visitor remarked while they stood on the broad steps waiting for admission.

“Yes; and that with the August sun shining full upon it. What would the place look like, do you suppose, of a dull November afternoon, or about twelve o’clock of a night in February? My belief of the matter is, that had Mr. Forde told his bride he meant to reside here only for six weeks in the year, the young lady would have gone on her wedding-tour. As it is—”

“We are strangers staying at Mildens, and the landlord of the Goat and Compasses there told us we could see the house,” said Arthur Howard, finishing his companion’s sentence in a way which made them both laugh afterwards.

“Will you walk in, gentlemen?” said the old butler, who had opened the door about the middle of Mr. Collis’ harangue. “And if you wait for a

moment, the housekeeper will show you over the house."

With which assurance he disappeared, leaving the visitors standing in a large hall, wainscoted with dark oak, the ceiling being ornamented with very dirty clouds, and angels disporting themselves therein.

"Not a very cheerful abode for the bride," remarked Mr. Collis.

"Ah, perhaps it is the absence of the bride that has made it look so dismal," replied his companion; and then a great silence, and a greater compassion, fell upon the two; for each was considering what a difference the story it contained must have made to this man's life—to the owner of this fine estate, who had, as the landlord at Mildon assured them, never visited his property from the day when he decided further search was hopeless, to that on which he (mine host) told the tale for about the thousandth time since Miss Haddon's disappearance.

After a time, the housekeeper came to the

strangers. She was an old woman, wearing a mob-cap with a broad ribbon passing over the top of her head, and tied under her chin. As she moved along, bent almost double, she informed her visitors that she had lived with Mr. Forde's father, and could remember him quite a baby; "for I am nearly seventy-five now, gentlemen," she said. "I have seen more than the three-score years and ten appointed for us; but I feel as if I could not die till I see my young master back again in the old place. He has lived away more than eleven years, and the house has been shut up like this all the time."

"Is there any probability of his returning?" asked Mr. Howard.

"Well, yes, sir; there was a letter from him last week, in which he said he might be back by about the middle of October, but that we were not to make any preparation, or get ready any part of the house, except the library and his old bedroom, which, indeed, I have kept aired ever since he went away. They do say—his agent and the

steward, Mr. Cross—that he is going to be married; but we know nothing about it.”

“But I thought—that is, we heard at Milden—he had a wife living,” remarked Mr. Collins.

“It is hard to say whether he has or not, sir,” she answered; “at any rate, he would not marry unless he knew for certain she was dead. But I do not believe much of it myself. I do not think he would ever take to another wife after the one he lost. He was so fond of her, and he was more like one out of his mind, gentlemen, before he left here, than anything else. Night and day planning something fresh to hear of her—starting off by one or two o’clock in the morning to catch express trains; he used to have detectives down from London, but they never did a bit of good. It was an awful time for us all, and a dreadful misfortune to fall on any man.”

“Would you mind telling me, ma’am, what your theory was on the subject?” asked Arthur Howard. “I mean,” he added, seeing she did

not comprehend his meaning, "what you thought at the time about the young lady's disappearance."

"I never knew what to think, sir, and neither did my husband, and I am sure we have talked it all over till my head has seemed giddy. If anything had happened to her, surely something would have been found out about it before this; and then again, if nothing happened, where did she go? It is just a mystery. A nicer young lady nobody could have desired to see, and a prettier I do not believe ever lived. There is not one of the portraits you have seen in the gallery to be compared to hers. Many a gentleman has come over here to look at that and nothing else; and often when I am in the room with it, I stand before her picture and wish she would come back, if even for five minutes, to tell me all about where she went and why she went; that is, if she did go of her own free will."

"There is a portrait of her, then?" said Mr. Howard eagerly.

"Yes, sir; but it is not in any of the show apartments, for Mr. Forde would not like it to be generally seen."

"You will let us see it, however," suggested Mr. Collis, who understood well enough that this formula was gone through with every fresh visitor. "I can quite understand Mr. Forde's feeling; but we are so much interested in the story and the young lady, that we shall feel greatly obliged by your allowing us just one peep. I must say honestly I shall go back to town miserable if you do not gratify my desire. Next to having the mystery unravelled, I should like to see the portrait of the principal actor in it."

And having reached this point in his speech, Mr. Collis slipped into the housekeeper's hand a proof that if his curiosity were strong, his generosity did not lag far behind it.

"I am sure, sir," said the woman, "I am greatly obliged; but it is too much. I could not think, sir, of taking it. If you please, sir."

"If you please, ma'am," interrupted Mr. Collis,

“you will imagine this to be Christmas time, and that I am one of Mr. Forde’s guests asking you to accept of a little *souvenir*. And we should like so much to see the portrait.”

“Well, gentlemen, you shall then,” answered the housekeeper; and she entered the drawing-room and passed on towards an inner apartment, talking as she went. “Yes, I often think about it all when I am alone,” she continued, “and more especially about one evening when she and Mr. Haddon were dining with my master. After dinner, I came into this very room to see to something,—I forget what,—not knowing anybody was here. When I came to about where we are now, I saw Miss Haddon standing by the window. I suppose I made some noise, for she turned as if startled, and there was a look on her face that I have never forgotten. I have heard and read of looks like it, but I never saw just the same either before or since. She looked desperate; she had been crying, I could see that, and she was white as a ghost—white as her dress. I asked her if she

was ill, if anything was the matter ; but she only said, ' No, Mrs. Norris, thank you,' quietly enough, but still in a way that prevented my asking any more questions."

" Was she fond of Mr. Forde?" inquired Mr. Howard.

" Ah, sir, it is hard to tell ; though I call him my young master, he was old beside her ; there must have been a matter of thirty years between them. She appeared to like him well though, and he was fond enough of her for a dozen. I will draw up the blind, and then you can see her picture."

Saying which, Mrs. Norris advanced to the latticed window of a small withdrawing-room they had entered, through a door concealed by heavy curtains, where the light was so dim they could scarcely see more than that the apartment appeared almost to be formed out of the thickness of the wall. The rollers were stiff, and the house-keeper experienced some difficulty in pulling up the centre blind.

"Let me assist you," said Mr. Collis, impatiently.

"Thank you, sir; I have done it now," she answered, letting in more light as she spoke. "Now, sir, you can see it: that is the portrait of Mrs. Forde, taken before her marriage."

Ay, there she stood sure enough—holding her straw hat in her hand, while the evening breeze seemed just moving the curls that fell in luxuriant profusion over neck and shoulders.

They were pushed back a little from her face, and the visitors could see that she wore round her neck a narrow blue ribbon with a locket attached to it. Her white dress was confined round the waist by a sash of the same colour; and she had not another ornament about her. There was a background of dark trees, and the sun sinking to rest behind them.

"Very lovely," criticised Mr. Collis, turning to his companion, who exclaimed, in accents of the most profound astonishment.

"Why, that is Miss Yorke!"

"Yes, sir, Yorke was her Christian name," said

the housekeeper; "did you know her, sir, then? —have you ever seen her?"

"Yes, years ago," stammered Mr. Howard, to whom the merchant made a rapid sign suggestive of caution.

"Before that portrait was taken, I should say," observed Mr. Collis.

"O, decidedly!"

"She must have been very young then," remarked Mrs. Norris.

"She was," Mr. Howard stated, turning again towards the picture, in front of which Mr. Collis had drawn up a chair and deliberately seated himself, putting on his spectacles in order to examine its beauties more at his leisure.

"The likeness has misled you," he said, glancing up meaningly in his companion's face, and cutting short a question the housekeeper was commencing. "That certainly resembles the Miss Yorke we knew; but if you look more closely, you will see it is merely a resemblance. They must have

been relatives, however. I suppose," he added, addressing the housekeeper; "some of Miss Haddon's connections were Yorkes?"

"Yes, sir; her mother's family."

"That accounts for it then," Mr. Collis remarked, putting his spectacles back in their case; after which he informed his companion they had but little time to spare, and must be returning to Milden.

"Should you not like to see the gardens and go over the grounds, sir?" inquired the housekeeper.

"Very much indeed, if it were possible for us to do so; but this afternoon we cannot. On some future occasion, I hope." And then, after Mr. Howard had presented the housekeeper with his peace-offering, and been duly thanked and courtesied to, the visitors left the house.

When they reached the avenue where the arching trees met overhead, and the noise of their footfall was scarcely audible on the turf that edged the drive, Mr. Collis put his arm through

that of his companion, while he said confidentially,

“Now tell me all *you* know about Miss Yorke.”

CHAPTER VI.

THE BEGINNING OF THE END.

STILL August—still a bright blue sky and dazzling sunshine, only now the light streamed across a City office on the bald head of a very elderly man, instead of peeping among boughs and leaves, and through latticed windows at the portrait of Yorke Haddon.

It was of that portrait, however, Mr. Collis sat thinking, while the morning sun shone full into his office—or rather, it was of the original of that portrait, whom he had found little difficulty in identifying as Yorke Friars.

If ever sin had seemed to him a pleasant thing—if ever youth and folly had scattered the downward path with roses—if ever passion and in-

experience had made the sound of joy-bells and love-songs light as thistle-down appear sweeter in his ears than the tones of virtue and the pleadings of honour—those days were gone and past ; gone like the thick black hair and the elastic step, and the youth and the hope, and the temptation and the repentance, which could return no more.

Sin was sin to this man, who had lived so many days ; and the wages thereof were even in this world—death. He knew all it involved to a woman. He, sitting there in the morning sunlight, was considering the social ostracism it entailed : the years of loneliness, the future of hopelessness—the long, long winter of life, following a summer brief and not all beautiful, where tears were as abundant as smiles—which sin meant for a woman who had sacrificed everything for love, and found such love meant naught save dust and ashes, sorrow and disgrace.

He was thinking, as perhaps in the whole of his long life he had never thought before, of how exceeding bitter a thing it is for a woman to

forfeit her own self-respect and' the world's good opinion.

There were matters in which he, like many other sensible persons, joined issue with the world; but on this subject he had never before felt how utterly correct the usages of society are concerning those who, loving much, love not wisely also.

“And for the sake of such a fellow, too!” thought the merchant. “Good Lord, what could she have seen in him?”

Forgetting that at twenty the mental eyesight is not quite the same as at seventy-three, and that at all ages the tinted glass through which a woman sees the individual she loves differs considerably from the clear plate that conceals no defect in, and flings no glamour over, the man who is scrutinised by one of his own sex.

Knowing the man, and having seen the woman, he had thought much concerning Yorke since he comprehended all about her—that is, all any one was ever likely to comprehend save from her own

lips. He had always been certain she was superior to her surroundings—superior even to the lover for whom she had sacrificed everything; but he had not dreamed of such a social gulf as lay between Forde Hall and Scott's Yard—between the girl mistress of an old ancestral home, the wife of a squire *sans peur et sans reproche*, and one who had put it in the hands of Fate to leave her deserted by such a man as Austin Friars.

Deserted! Ah, friends, should we not rather, remembering what he was, write it “free?”—free to begin a new life afresh, with eyes from which the cloud that had lain between them and honour, between them and truth, was brushed away for ever.

There is a reverse to all pictures. If we see one of pure domestic felicity, of good wives surrounded by handsome children, of the connubial business correct even to the merest particular, of life across which no great shadow has fallen, of an existence the course of which has glided amongst pleasant meadows, through shady copse,

to the great sea, we know the back of the canvas shall show almost as little to interest humanity as the calm picture presented for our view.

But given one where the passion of our humanity has transcended its prudence, where the sorrow and the agony have been greater than the pleasure and the joy, where the waves have dashed high over the poor weak craft, and the life has been lived fully, though madly—then turn we the picture, and behold the faces of men and women interested therein, the spectators of a tragedy which had a human interest for them; thoughts given to the poor wretch wandering from door to door, though, by social usage, they had to keep their smiles and their welcome for the ordinary guests gathered around their hearths.

Life, friends, life and sorrow; how may one dare talk of these things as they really are to a generation that has agreed to look on life as a shifting panorama which concerns not the individual spectator—on sorrow as a spectre more to be avoided than even poverty, more to be cast

behind than Satan, more to be forgotten than death?

Nevertheless, there is the reverse. Prosperity, gay, beautiful, proper, to be desired, has her friends, who bask in the sunshine, and are proud to have their names associated with anything so utterly unexceptional as success, than which there is nothing for the time so successful; but the back of the canvas of sorrow and sin might occasionally show something, reader, capable of ennobling our poor humanity.

Kindly words spoken, kindly thoughts given, kindly deeds done, *sub rosâ*, as indeed it is best all such good works should be performed; where the greatest need exists, so there God gives the greatest willingness to succour.

The mother loves and tends her imbecile or deformed child the most because it has most need; and as, because there is more joy in heaven over the one sinner who repenteth than over the ninety-and-nine who need no repentance, so even on earth the heart of man followeth sorrowfully

after the poor sheep who has lost itself wandering over the heights of sinful knowledge, while it passeth by the fat Leicester cropping the clover and the short sweet grass of a familiar pasturage nearer home.

And if this be so, is it for us to ignore the nature which lies within—to pretend that a woman like Yorke Friars, far though she may have strayed, shall not be to those who understand the meaning of the word “living,” who grasp a portion of the mystery of our humanity, an object of greater interest than Mrs. Upper Ten, who “requests the pleasure,” or poor Mrs. Lower Three, who trusts that you will be able to come to a “little dance” on the 8th?

At all events Yorke Friars—who had not done much good either for herself or any one else, nay, all the contrary—occupied Mr. Collis’s thoughts that August morning, to the exclusion of home and country mails, to the utter forgetfulness of his own concerns.

“Confound the fellow, I wish he would come!”

exclaimed the merchant ; and almost immediately, as if in obedience to that desire, one of his clerks announced—

“Mr. Ross !”

“O, I was just hoping you would come,” exclaimed Mr. Collis, “as I want to go out almost immediately.”

A perfectly gratuitous and useless fib, be it remarked ; but then people who usually detest lying will fib when occasion, as they think, requires, or when they feel self-conscious, which, it may be remarked, is one of the parents of lies.

“I should have come round sooner,” Luke Ross answered ; “but I left town before your note arrived last night, and only received it when I got to office this morning.”

“Thank you—I am much obliged—pray be seated,” said Mr. Collis, all in a breath. “The fact is, Mr. Ross, I must apologize for asking you to come here at all. I should not have done so, but, in the first place, I am an old man ; and, in the next, I am like a donkey—I can bray best on

my own common; and this morning I want to bray, or preach—in brief, I want to lecture you.”

“To lecture me!” Luke Ross repeated slowly, and as if not believing the testimony of his own ears.

“Yes,” Mr. Collis repeated. “Of course I know very little about you; but I do know a great deal about a person in whom you are—what shall I say?—interested—Mrs. Friars.”

“And of her?” Luke said, steadily enough, though Mr. Collis could see he winced a little.

“I am going to talk,” finished the other. “Within the last few days,” he went on, “circumstances have occurred to bring her and her position prominently before me. For reasons hereafter to be stated, I desired to know her whereabouts, and for the purpose of learning particulars went to my nephew, Mr. Friars (you look surprised, Mr. Ross, but he *is* my nephew), who said, ‘Ask Mr. Ross; he knows much more about her than I do.’ ‘And who may Mr. Ross be?’ I inquired. ‘O, an old clerk of mine, who,

with Yorke, has taken and is carrying on my business. You will hear of him at No. 5 Scott's Yard.' After this, I made a few more inquiries, and concluded to send for you."

"To what end?" asked Luke Ross.

"To talk to you," said Mr. Collis, "but as one man of the world may talk to another. You have done a very wrong thing by this woman."

"In what way?" inquired his visitor.

"In letting her remain where she is."

"It was her own wish and her own proposal. She resides there with an old friend of her own. The place was hers, the business hers, the money hers; and I went there, in the first instance, only to obey orders and do what she wanted."

"And now?"

"She is good enough to leave the entire management to me."

"Being so trustful, then, we may conclude she would act to a certain extent upon your advice?"

“I think so ; though women are not notoriously famous for following good advice.”

“I did not say your advice would be good, but that she might probably follow it.”

“To what end this preamble ?” Luke inquired.

“Simply this—I want you to advise Mrs. Friars—shall we say ?—to leave Scott’s Yard.”

“I fear there are obstacles to such a step.”

“Of what description ?”

“Pecuniary,” Luke explained ; “all the money she had is sunk in the business—all the money I owned was lost when I entrusted it to your nephew three or four years ago. Since then, I have not been able to save much ; and if the business have to pay for a country house also out of its gains, I think we may as well give up at once. I assure you I find it hard enough to pay for two establishments out of the profits as it is.”

“Where do you live, then ?”

“At Barnsbury,” Luke replied ; “not,” he added, “that I quite comprehend how it can interest you where I reside.”

"Perhaps not; but you may understand better after a time. Now what should prevent your living in Scott's Yard, and Mrs. Friars removing to Barnsbury or elsewhere?"

"Why should she remove?"

"It would look better," said Mr. Collis.

"God help us! You do not mean to imply—"

"No; but some one else might hereafter, and—"

"Mr. Collis," interrupted Luke Ross, "tell me what you mean honestly and fairly; what are you driving at? what point is it you wish to reach?"

"This," the merchant answered. "Within the last week I have found out who Mrs. Friars really is."

"And who is she?" Luke asked.

"Do you not know?" the other inquired.

"I know she is a married woman, if that is what you allude to, for she told me so."

"Told you so!" Mr. Collis interrupted. "Was not that confidence a little singular?—pardon me if I seem inquisitive."

“ It was not singular, under the circumstances,” answered Luke. “ Though you say you know little of me, Mr. Collis, I knew much of you when Friars and I were sailing our unlucky craft to ruin ; and as I believe you to be a just man and an honourable, I do not mind telling you that the confidence you consider singular was given to me one evening when we stood beside the Thames together, and I asked her to be my wife. From that night she has been to me something as sacred as my religion—as pure and holy as the purest and holiest thing I can imagine.”

For an instant there was a pause, during which Mr. Collis looked straight at Luke Ross, and Luke Ross looked determinedly out of the window at the cheerful prospect of other windows and blank walls visible from where he sat ; then the younger man proceeded.

“ She told me so much of her story in order to soften the pain of a refusal she would have given, I know, just the same had she been free ; but that confidence determined me to do what she wished

—to carry on the business for her—and to stand if possible between her and the world, between her and poverty as a brother might.”

“ But then you must remember you are not her brother, since that is just the part of the story no one else is likely to forget,” remarked Mr. Collis ; “ and as you desire to stand between her and the world, you should also try to protect her from the world’s jibes and scandals also. Nay, hear me to the end,” he proceeded ; “ all I have already said is a mere introduction to what I wish to say. This day fortnight I went down about some family matters to a place called Wallingtree, some fifteen or sixteen miles from Milden Station. On my return there the next afternoon, I found I had just missed the train back to town ; and as there were but three trains a-day or thereabouts from that lively station, I had to amuse myself as best I could till nine o’clock at night. At the inn—by no means a bad one, I may remark—I met with a gentleman, an amateur artist, I learnt from his talk ; and, to cut a long story short—for

I see you are getting impatient—in order to while away the time, we went over together to see a place called Forde Hall, the owner of which, a man of old family, and wealthy moreover, has been wandering over the earth for a dozen years, or thereabouts. You are following me?”

“I am following, though I do not understand you,” Luke said; “unless, indeed, you mean that the—absent—master—is—her—husband.”

“That is precisely what I do mean,” Mr. Collis said; and, hearing this, Luke rose and walked towards the window.

It was coming; he felt it. They—circumstances—fate—these men amongst them would take her away from him—would enter his Eden, and trample down his flowers, and destroy his shrubs, and sweep all greenery and beauty from the garden he had made so lovely, and, as he thought, poor fool, so safe.

He had fancied there was no one to take an interest in her—no one to stand between her and harm but himself. And behold, in a moment, as

in some horrid dream, he heard the footsteps and he listened to the voices of those who were coming to take all he had ever loved—all he now hoped for—out of the life, which, but for that love and those hopes, was barren as the seashore with an ebbing tide, or a desert, stretching on arid and bare, mile after mile far away in a distant land.

“If she only loved me,” he thought in his despair, “no man living should separate us;” and then he knew he was mentally talking folly; and turning to Mr. Collis, asked his reason for supposing Mrs. Forde to be “identical with—”

“The lady in whom we are both interested,” finished Mr. Collis, understanding his natural objection to speak of her as Mrs. Friars. “The fact is, I do not think I should have supposed anything of the kind, but for this. Having heard the story of her unaccountable disappearance, we were permitted to look at her portrait taken before her marriage. To me that portrait was merely the likeness of a very lovely girl; but my companion at once cried out, ‘Why, that is Miss

Yorke!’ Now, Yorke is an uncommon name, and I had suspected always the existence of some mystery in connection with the lady who, unfortunately— Well I will not say more on that subject. Hearing Mr. Howard’s exclamation, I examined the portrait closely, and certainly discovered something more than a resemblance to the lady I had seen in London, and afterwards I learnt from my companion such particulars as placed the matter almost beyond doubt. He had known Mrs. Forde as Miss Yorke when she was companion to his grandmother, who left her £1000. There was some difficulty about paying the money, which difficulty would have impressed the whole affair on his memory, even had Miss Yorke’s pretty face failed to do so. She was recommended to his aunt by a Mrs. Suthers, the very person who, as I understand, is now playing Propriety in Scott’s Yard; and to sum up, there can be no doubt about the matter.”

“ Granted the reasonableness of all you say,” Luke replied, “ what does it prove ?”

“First, that Mr. Forde should be informed his wife is still living; second, that when he is so informed, he ought not to find her residing in the City.”

“And why should he be told anything about her?” said Luke.

“Because it is right he should know. I do not say anything will come of it, since it is just as unlikely he would make a public scandal over the affair, as recognise her as his wife; but it is right. There is a rumour of his marrying again, and—”

“Say in a sentence why you sent for me, what you wish me to do!” interrupted Luke. He felt he could not bear the torture much longer, that the agony was growing more than he could endure.

“I wish you to tell Mrs. Forde all I have now told you. Her own good sense and right feeling will then show her what had best be done,” said Mr. Collis, rejoiced at having at length attained the point he had desired to reach without meeting with any great check by the way.

But in a moment the forced calm was over, and the storm had broken.

Walking from the window to the table beside which Mr. Collis sat, Luke laid his hand flat upon it while he said,

“ If this be necessary, some other than myself must tell her. What can you think I am made of, when you coolly bid me show her the road that shall lead her away from me for ever?”

CHAPTER VII.

MR. COLLIS ADVISES.

"Sit down," suggested Mr. Collis; "do not excite yourself unnecessarily; and above all, do not let your imagination run away with your reason. That is the worst of young people," added the merchant reflectively; "they always do let their imagination get the bit between their teeth."

"I am old enough, sir," said Luke Ross, tickled at the idea of the foibles of youth being attributed to such maturity as that to which he had attained, "to have left imagination behind me."

"But not wise enough," remarked Mr. Collis. "No man in love," proceeded the City philosopher, "can be pronounced wise, any more than he can be declared happy. Take yourself, for instance.

Because I merely imply certain facts should be communicated to [Mrs. Forde, and that you are the most fitting person to communicate those facts, you work yourself up into a fine frenzy, and solemnly affirm that I want you to tell her something which shall separate you for ever."

"And so you do," Luke repeated.

"Pardon me, my dear young friend; for so I do not. It is right Mrs. Forde should be informed of certain circumstances, and it is right you should tell her; but that the communication, or that your being the medium thereof, will greatly change her feelings towards you, I deny. Take, for instance, the extreme case; viz., that, after all which has passed, her husband, being willing to let bygones be bygones, receive her as his wife. Both, of course—Mr. and Mrs. Forde—remembering all your kindness, must ever consider you as their dearest friend."

"I cannot bear this, Mr. Collis," murmured Luke; "you know, or at least you ought to know—"

“Or supposing,” Mr. Collis proceeded, as though unaware of the interruption, “Mr. Forde inclined for the judicial business, and to claim his freedom at the hands of Sir Creswell Creswell; why, then, the lady is at liberty to make another choice, and surely—”

“Stop!” Luke cried; “rather than hear that, rather than hear her name dragged through the mire, rather than know her—innocent, as in one sense she is—the scoff and gibe of those who never knew a pure thought nor a virtuous woman, I would consent never to see her again; I would try to forget the past; I would forget that the future ever held a hope for me.”

“You are a downright good fellow,” said Mr. Collis; “and if I had a granddaughter, I would offer her to you in marriage forthwith.”

“And I,” answered Luke, “if you brought me one of the houris out of Mahomet’s paradise, would tell you it was impossible.”

“You are so far gone as that?”

“Yes; I have been so far gone for many a day.”

“Had you married the fair lady, you would not perhaps be so emphatic.”

“Perhaps not; but then I did not marry, and am never likely to marry her.”

“So much the better,” Mr. Collis remarked.

“So much the worse,” Luke persisted.

“Nay,” said the old man gently; “who, marrying a wife, would desire that a slur should rest on the children she might bear him? who would not keep the snow pure as when it fell from heaven? who would not desire that the eyes which are uplifted to meet his should be able to endure the gaze of all the world without drooping?”

“It may be so—in the main I daresay you are right,” Luke answered; “but yet listen, Mr. Collis. You shall give me my pick of all the wives on earth—you shall show women to me unexceptionable as maidens, as wives, as mothers—and yet still I shall turn away from them all. I shall leave the ninety-nine, who, being fenced in with all proprieties, and watched over by good shepherds, have remained where their lot was cast, and go

away over the hills through the snow, in search of the one who is more to me than all the others put together, spite of the distance she has wandered, notwithstanding the sorrow and the sin her eyes have seen."

"And this is love!" remarked Mr. Collis. "Well, I have often heard of the feeling, and now I come in contact with it, I am bound to confess that love is a very remarkable thing."

"You know nothing of it from your own experience, I suppose?" Luke suggested a little ironically.

"I know nothing like what you depict," said the other candidly.

"Then," cried out the younger man, "you have passed through life unconscious of all that which goes to make the poetry, and the romance, and the real misery, and the supreme happiness of life."

"Humph! I do not know that," exclaimed Mr. Collis.

"But I know it," maintained Luke Ross. "I know I might have married, been the father of

children, passed to my grave, and yet known nothing of the feeling I entertain for this woman, who may be nothing to me, or I to her."

"Nonsense!" commented Mr. Collis; "I like you, Mr. Luke Ross, but I detest heroics. If you are so set upon the matter, there is nothing on earth to prevent her being your wife yet; and the tidings I ask you to take to her may be the means of hastening so undesirable a consummation."

"If the Divorce Court could give her to me to-morrow, I should pray her husband to keep her out of it," Luke exclaimed.

"Because I am right, and you would not like to link your name to that of a woman concerning whom there had been so public a scandal."

"You mistake," the other said coldly, "both me and my meaning."

"Then you would perhaps like Mr. Forde to take his wife back again," Mr. Collis remarked.

"If she could go back again, yes," the man said desperately.

“And you are willing to give her the chance?”

“If any one else offer it to her—I cannot.”

“Now do be reasonable,” Mr. Collis entreated.

“You, and you alone, are the proper person to communicate to Mrs. Forde the state of affairs. Friars might certainly do so, but—”

“He shall never speak to her again with my good-will,” Luke interrupted.

“And besides, if he promised to speak, he would not do so—that is my experience of Mr. Austin Friars,” observed the merchant. “Perhaps, indeed, he might try to make capital out of it, and supposing Mr. Forde be anxious to enter into the bonds of matrimony again, assure him of his wife’s death without the slightest compunction. I suppose he knows all about it?”

“I should imagine so,” the other answered. “I do not think she had any secrets from him.”

“In that particular, failing to evince the usual perspicacity of her sex.”

“I fear there is not much of that ever when a woman loves.”

“I have just been endeavouring to make you believe there is none of it with a man in a like condition, but without success,” replied Mr. Collis.

“You are more than a match for me,” Luke answered, a little ruefully ; and then there ensued a moment’s silence, which the merchant broke by saying,

“Well, what is to be done—”

“About Mrs. Forde ?” his visitor finished, with a pause between each word. “Could you not tell her ?”

“Of course ; but I would much rather not, and for that, so would you. You do not want her to suppose the secret of her miserable life is known to all the old fogies in the City ; and it might fall so easily from your lips.”

“Might it ?” Luke said ; “when I never heard the name of her husband till to-day — never imagined there could have been such a past to such a present.”

“Well, it certainly is remarkable,” agreed Mr. Collis. “From Forde Hall to Scott’s Yard is more

of a leap than I should have thought either exactly possible or probable; but there is no use in our ignoring facts, and all the talking on earth will not alter them. The case lies in a nutshell. There is Forde Hall, the master whereof does not know he has a wife living—more especially a wife who can never very well be anything to him again.”

“Pray do not enlarge upon that point, Mr. Collis!” entreated Luke.

“I will not; although therein lies the real difficulty of the whole affair. There, as I have said, is Forde Hall, with Mr. Forde still in the flesh, and Miss Yorke Haddon’s portrait hanging in a good light on the wall of as pretty a little drawing-room as any one need desire to see; and here is Scott’s Yard, where Mrs. Forde, known by another name which does not belong to her, resides, watched over by a certain knight-errant, Mr. Luke Ross.”

“Who, spite of your cynical remark, would do anything that ever knight-errant dared in the

olden time to keep sorrow or want from her. Though I am only a struggling City man, I would, Mr. Collis."

"I do not doubt it in the least," answered that gentleman; "and I never meant to be cynical. Spite of appearances being very much against you, I believe you to be perfectly true and disinterested to a very great extent. Still it will not do, sir; and just because you love Mrs. Forde better than you love yourself, you cannot help, on consideration, agreeing with me—that—it—will—not do;" and Mr. Collis laid an emphatic emphasis on each one of the four words with which he concluded his sentence.

"I agree with you," Luke said wearily; "but still it is very hard."

"So it must have been, in days gone by, for knights-errant who got broken heads and were immured in dungeons," suggested Mr. Collis.

"Do not laugh at me," Luke entreated; "I cannot bear it. You do not know what all this has been to me; and renunciation is none the

easier because I feel I have been wrong all through—not in intention, but in act.”

“Well, it is not too late yet,” said the other; “and I will tell you exactly what I should do, were I in your place, if you promise not to be offended.”

“I do not think I shall,” Luke answered; “but in any case, I do not suppose it will make very much difference to you whether I am offended or the reverse.”

“You mistake. Having a high opinion of your sense, though I consider you have acted most foolishly, I should be sorry to see you lose your temper. However, I am not going to say anything worse than I have already said. What I should do, if I stood in your shoes, is this: I would lay the whole state of the case before Mrs. Forde.”

“Do you mean, tell her I think she ought to move, and why?”

“Precisely so.”

“I could not do it,” Luke asserted.

“The task would not be an agreeable one, I admit,” said Mr. Collis, “but it is one you ought to undertake, for all that; and, spite of Mrs. Forde having made such a fool of herself, she is, I apprehend, so quiet and sensible a woman, that you will not require to enlarge upon the matter. She will see the position fast enough — if, indeed, she have not seen it already.”

“I fancy she has,” Luke confessed, thinking of that time when he went all the way down into Devonshire to try and force her back to London — in the days ere he had quite realised what the project of waiting for a woman weeks, months, years actually meant.

“Then, if such be the case,” replied Mr. Collis, ignorant of the rapid mental journey his companion had taken, “your course is perfectly clear. Tell Mrs. Forde you have some reason to believe her husband contemplates a second marriage, and that you thought it only right she should be informed of the rumour. From that point you can

gradually and easily work round to the other question."

"Can I?" Luke retorted. "I think, Mr. Collis, you are a little mistaken there."

"The conversation with Mrs. Forde herself will naturally lead to it," the merchant answered, not in the least disconcerted either by his visitor's words or tone. "The whole affair seems worse in anticipation than it will prove in reality. Besides—although, mark, *I* do not say it is well for you to meet her at all, quite the contrary—you will most probably see quite as much of Mrs. Forde when she removes from Scott's Yard as you do now. Probably you may consider it desirable to consult her on business matters, and—"

"I wish there were no necessity for her to know, and I do not really believe there is," Luke broke out. "It would surely be time enough to consider that question when we know whether her husband will take any steps to discover her whereabouts."

"If her husband never took a step in the

matter, she still ought to remove from what is virtually your place of business; and I am astonished your own common sense—if you have any—does not show you that,” retorted Mr. Collis, who was getting a little out of patience with his visitor’s hesitation. “Of course, in one way, the affair is no concern of mine; but, in the first place, the woman was brought into this mess through my respectable nephew; and, in the next, I cannot stand by and see her compromised a second time without, at any rate, venturing on a remonstrance.”

“But I am, or at least seem to be, only her clerk,” Luke persisted; “in fact, I am nothing more.”

“That may be, although you informed me a little while since that she did whatever you told her; but still, people who thought about the matter at all would not exactly accept that version of the business. If you were forty years older, the case might be different. Were you even the man I recollect seeing on the few occa-

sions when I found it necessary to call in Scott's Yard, at the period you and Mr. Friars did not make your fortunes, the affair would look better; but you are not."

"In what respect have I changed?" Luke inquired.

"I did not say you had changed, nor did I mean it; but you have developed—your manner is different; your appearance is improved. If you will excuse my saying so, you are a more likely peg now for Scandal to hang some of her stories on than was the case when I first saw you."

"I ought to be greatly obliged to you," Luke said, with a slightly conscious laugh.

"Why, it is not I who have improved you," Mr. Collis answered. "Circumstances and a woman have effected the change. And now listen to me, Mr. Luke Ross: I am an old man, and I have seen more of the world, though I may know less about the sweets and sour of love, than you; and I tell you, if you want to make a good future for yourself—if you wish to keep Mrs.

Forde from even greater sorrow than she has passed through—you will follow my advice. You have, both of you, lives to live respectably and successfully, or the reverse. Do not sacrifice all the years still to come to an idea in the present. Be prudent, be generous; give her the chance, at any rate, of retrieving her position; and do not have the whole of your own existence burdened with a scandal, which might be all the more intolerable to bear because destitute of foundation in truth.”

And at this juncture Mr. Collis rose, and stuffing his hands into his trousers pockets, began walking vehemently up and down the room.

“It must seem an utter piece of quixotism my pleading and praying this way to you about a mere woman,” he went on; “but the woman always interested me, and now, when I know what she came from, my interest is greater still. You must get her away from Scott’s Yard. It is the only course for you to adopt; and you will thank me some day for telling you so. Come now, do

not be selfish. You say you love Mrs. Forde: prove it."

Which was so easy to speak, so hard to do, that for a minute Luke Ross sat still, with bent brows and downcast eyes, pondering the matter over.

Then with a new and a strange sense of all the future might have held, might yet hold, for both of them—of the sort of dignity and responsibility Mr. Collis' remarks seemed to have thrown upon him and his position—with a vague comprehension of the new path through existence he had struck into when he left his relations at Homerton, and freed his mind as well as his body from all feminine shackles not of his own choosing—from all that feminine tampering with his ideas, plans, and movements which had kept him domestically in a state of slavery—he got up from his chair, and taking his hat, said in a low determined voice,

"I will, Mr. Collis. Though neither you nor any other human being can know all my promise means to me, Mrs. Forde shall leave the City. If

there be any sunshine in store for her, God forbid I should intercept a single ray."

"See you stick to that resolution," Mr. Collis suggested.

"No fear of my altering it now," Luke answered.

And then the pair shook hands; and the merchant went back to his writing, and Luke called at a dozen places where he had business to transact; and then he met an acquaintance, who asked him to come and "have a bit of dinner with him at the Castle and Falcon," to which suggestion Luke, somewhat to the inviter's surprise, assented.

Anything to defer the evil hour, which he had mentally determined, however, should strike that very day. He never went back to Scott's Yard all through the afternoon. He let appointments, and letters, and even the important "paying-in" business, take care of themselves. He did not prove a particularly agreeable companion at the dinner above alluded to. He had little to say; and that little he said as reluctantly as possible;

indeed, but for the fact that his host looked upon Ross as rather a "rising man," whom it was as well to cultivate, he would have lamented throwing away a dinner upon him. He did not drink, he would not smoke; but he rose to leave almost immediately after dinner, excusing his apparent incivility by saying,

"I feel I have made a very poor return for your kindness, Heath; but the fact is, there is an unpleasant interview before me to-night, and I have been dreading it all day."

"With your wife?" suggested the other.

"No," Luke answered; "I am not so fortunate—I was going to say—as to possess one; but such a luxury would be almost as much out of my line as a white elephant."

"If you are not troubled, then, that way, why do you trouble yourself about anything? Let care go hang; that is my creed. Everything can be got out of or got over, except a bad marriage. A man is never fairly ruined for life till he have gone to church that once too often, which settles

the fate of so many a poor beggar. If you like to sit down again and help me finish this bottle, I will tell you a story about an unlucky fellow I knew who did for himself matrimonially. Come, be sociable, Ross. Your business can wait till to-morrow."

"No, it cannot," Luke replied. "My care, unlike yours, declines to commit suicide; for which reason I must go and have a chat with it."

"You are not going into the *Gazette*, are you?" asked his host. "Excuse the question, but you look as like a man contemplating bankruptcy, and a personal interview with Mr. Commissioner, as anything I can well imagine."

"There are bankrupts whose names never appear in the *Gazette*, and of whom Messieurs the Commissioners would utterly decline to take cognisance," the other answered.

"There is some profound meaning lurking underneath that, I doubt not, if I could only catch a glimpse of it," Mr. Heath observed. "Do you intend your remark to convey a general or a special statement?"

"You can take it whichever way you like," Luke answered.

"Well, that is kind, at any rate," replied the other. "Some persons would not allow me even so much choice. So you will not stay? Next time we meet, I trust you will either not have an interview on your mind at all, or else that it may be with your wife, in which case I know you will not be in such a hurry to get it over."

"Do you speak from experience?" Luke inquired.

"I do, though not from my own. My wife, bless you, never interferes with me. She would be afraid. I should not stand any nonsense of that sort."

Which assertions Luke Ross took leave to doubt, though not openly.

"There are very few women who do not interfere," he remarked; but he thought, as he walked slowly down Old Change and Watling Street, and so to Scott's Yard, that he knew one who would not, and that one—Ah, well-a-day! how was there a chance

of it faring with him and with her in the years which seemed in his saddened fancy to stretch themselves out in dreary array, unrolling one after another in endless succession—long as eternity—hopeless as the grave?

CHAPTER VIII.

ONCE MORE BY THE RIVER.

ON the Surrey side of the Thames, between London and Southwark Bridges, there is a little bit of river frontage accessible to foot passengers, which always strikes me as being as unlike anything else in the metropolis, where the scene of this story is laid, as can well be imagined.

The place is called Bankside; and if any adventurous reader wish to visit this locality, I should advise him to choose for his pilgrimage some fine Saturday afternoon, when the tide is high and the river splashing up to the gunwales of the barges, and washing over the steps, from which in the old days departed, when bear-baiting was a fashionable amusement, and Southwark a region not altogether

unknown at Court, the young gallants of that period took boat for the Strand or Westminster.

There are no young gallants now at Bankside. In lieu thereof, the supposititious inquisitive reader, possessed of an exploring and adventurous and courageous turn of mind, will see men who roll about barrels, who land heavy goods from and put other heavy goods into grimy barges; large clumsy men, who lead about and back and shout to horses that are larger and heavier and clumsier than themselves. He will behold lying on the quay stores of "manufactured articles" that look exactly like old iron, but which are nevertheless intended for horticultural and other beneficent purposes. He will see, heaped up in warehouses open to the side-path, tons of broken glass bottles, ready to be sent back to the North for remanufacture; he will see two or three bright clean-looking dwelling-houses, with green doors and brass knockers and wire blinds, commanding a delicious view of the river. If he have never been in Holland, that country will at once suggest itself

to his imagination ; if he have been in Holland, he will probably not trace the slightest likeness. But to the untravelled mind Bankside—that scrap of it, I mean, which extends from the Southwark Bridge steps to the street leading to Clink Street—seems like a scrap cut out of a large Dutch picture.

And then, what a view of the City is to be had from Bankside ! The City, which appears to stand, as it actually does, on a hill, with its streets, and lanes, and houses, and churches, rising from the water's edge, and massed together in a solid block of buildings, above which St. Paul's towers in blackened grandeur, and the Monument rears its high head, as though proudly surveying that modern Babylon, the laying waste of which it was built to commemorate.

We can see the bridges, new and old. We look across at the yawning mouth of the Cannon Street Terminus. From the steps where plumed cavaliers took boat we lift our eyes, and behold trains puffing across the river. There are the new wharves and

warehouses erected but yesterday ; there are the old granaries and buildings that stood by the river ere railways were thought of ; through the arches of London Bridge we catch a glimpse of the Custom House, and still lower down the Tower, with a forest of masts intervening. Between us and the City the Thames sweeps onward to the sea—the sunlight is dancing over it ; whilst along the Silent Highway barges laden with hay, and looking more picturesque than can well be imagined, move slowly out of the course of a Citizen steamer, which lowers her funnel as she shoots underneath Southwark Bridge.

And by moonlight London is even better worth looking at from Bankside than when the sunbeams are playing at hide-and-seek in the river. But for years and years Luke Ross never could recall the City as he once beheld it on a summer's night—when the moon was sailing over St. Paul's, and casting sheets of ever-shifting, ever-changing silver over the surface of the Thames—without a sort of spasm, without the feeling that he was

passing again through some dreadful trouble—enduring once more the horrible anguish of that interview which parted them—him and her.

Beyond Southwark Bridge, on the City side of the river, he had told her, on that winter's evening described in an early chapter of this story, all about his love and his hope. Here, however, where I have asked you to come with me, and where he likewise asked her to walk, feeling that what he had to say would suffocate him if he tried to utter it in the old house where they had been so happy,—he had nothing to say about either—about his love, which was fiercer, or his hope, that seemed in that hour to be lying cold and dead—till the very last—till, having spoken all the words he had schooled his lips to utter, she answered quietly,

“Yes, I agree with you ; it is better I should go. I had a feeling of this sort once before, if you recollect ; but we seemed to have so little to do with the world or the world's opinion then, that I put my fancy on one side.”

“Put it on one side, then, for ever, Yorke,” he

broke out, "and let us never speak of parting again on this side the grave."

"We need not speak of it again," she answered, "but we must part."

"Not unless you will it," he said.

"It is you who have willed," she persisted; "it is you who have shown me what may be thought of us—of me. You are going to be a rich and prosperous man, and it will not do for your name to be mixed up with that of a woman who has never done any good in her life for any one—not even for herself."

"I should not mind about that," he replied. "I would beg for you, starve with you. I would rather have a room in St. Giles' with you, than Buckingham Palace were you not to share it. I should not mind what I did, or lost, or suffered, if only, Yorke, you cared for me but a thousandth part as much as I care for you."

And the moonlight danced on the waters, and the river went flowing by; and every building on the opposite side of the Thames, every arch in the

bridges spanning it, were distinct to the eyes of both as they stood on Bankside alone there together—alone in the midst of a city of millions.

“Luke,” it was Yorke speaking after that second’s silence, “do you remember what we agreed the night we talked before about these things? We were to be brother and sister—nothing more—for ever.”

“And have we been that, Yorke?” he asked. “Have you never felt—Lord help us, have you not known that, although I kept to the letter of my promise, my heart was almost breaking for love of you? Did you think that, having loved you, I could ever care for another? Did you imagine that daily intercourse frank and free as yours would cure my madness? Did you fancy that the mere fact of knowing you were married and beyond my reach would extinguish a passion which has been for years part of my life? Part! the whole. I have thought of you waking; I have dreamt of you sleeping. Whenever I have been down-hearted about business, I have

remembered I was working for you, and trouble itself seemed sweet. There never was a man loved a woman as I love you—never just the same way ; and yet you talk to me about brother and sister!—you who know—O Yorke, forgive me ; I must be mad to speak this way to you.”

And he broke off with almost a sob ; whilst Yorke clasped his arm a little closer, and said softly, “ Poor Luke.”

“ Let me look at you,” he went on, turning her face a little, so that the moonlight should fall upon it. “ I may never stand with you just like this again, perhaps ; you belong to me now ; now, while there is still no one to come between us—no one with a right to claim you.”

“ O Luke, don’t !” she interrupted. “ No one will ever claim me ; no one can ever undo my past, or make a better thing of my future, till I am lying in my grave.”

“ I could and I would,” he answered vehemently. “ I could undo your past ; I would make a better thing of your future ; I would claim you in the

sight of men and of heaven, if it were not for the accursed tie which binds you to a man who believes you dead. If you were free to-morrow, I would make you marry me, Yorke. I would tell you how I have loved you till I won some love in return; but you are not free, and you are going now to make yourself less free—to let the only person on earth who has a right to control your movements know your whereabouts, and put it in his power to make you return home.”

“ You are talking absurdly,” she said. “ In the first place, I do not intend to let my husband know where I am residing; and in the second place, if he did know it, he would never wish me to return to his house, much less press me to do so. You forget,” she went on, dropping his arm and clasping her hands before her, whilst her head and figure drooped a little, — “ you forget all I must tell him; you forget I am not now the innocent girl who fled away in the summer’s morning from Mildon, but a woman who has sinned — whom it would be a

pain and a disgrace for him to have pointed at as his wife."

"I forget nothing," he answered; "and remembering everything, I say that if he care for you, or ever did care, as much as I, he would follow you all the world over, and take you to his home, and keep pain and disgrace away from you all the rest of your days."

"You might do that, Luke," she said, "but not the man we are talking of."

"Then his love was never equal to mine," he cried, with a sort of fierce exultation.

"Perhaps not," she replied; "or else—"

"Or else what?" he suggested.

"Perhaps he loves something better;" and she let her sweet eyes wander over the Thames, whilst there came before her mental sight a vision of all the old Fordes, stately gentlemen and prim stiff ladies, looking down at the poor prodigal who had brought shame and sorrow to the last of their race; and even for herself such fruits as Sin delights to heap in the arms of those she

has beguiled—fruits black at the core as Dead-Sea apples, bitter in the teeth, nauseous in the remembrance.

He knew well enough what she meant; he understood, without any word from her, of what she was thinking; and as they stood there silent, his own memory drifted back to the time when he had fought against his passion, deeming it unworthy to regard a woman with favour who had erred so grievously. Dreaming her free, he had hesitated then. Knowing her to be free, he would have given all he had—all he ever hoped to have—to stand with her before the altar-railings in some quiet City church, and take her, God seeing them, for better for worse, to love and to cherish, till Death parted them.

“We need not talk of this any more, need we?” she began at length, bringing her eyes away from the river, and turning them on him. “You will look me out a house, or at least tell me where to go and look for one suitable to our means.”

“Yes,” he answered, drawing her hand once

more within his arm ; thinking the while how changed she was in some things ; how, whereas in Austin Friars' time it was always she who took the lead, she on whom Austin leaned—she now followed, resting utterly on him.

And yet she had loved Austin with all the veins of her heart !

They walked back slowly together up the steps, across Southwark Bridge, and then, at Luke's request, turned a little out of their route in order to reach Queenhithe.

They paced down there towards the water's edge—they stood where they had stood before, that night when Yorke had told him her story—they leaned against the wooden railings, and listened once more to the lapping of the water against the steps. It was the same scene, only with the moonlight shining down on river and church and warehouse, instead of a winter's evening when the lamps were reflected in the Thames. But they were changed.

It was hardly the same man or the same woman

whose eyes now idly followed the river as it flowed onward towards the sea, who had under the wintry sky confessed, he his love, she her sorrow. That had been a supreme hour in existence for each—yet it was scarcely so bitter to Luke Ross as this, when in fancy he beheld the prize he had worked for, longed for, lived for, wrested from him by another. He thought he had loved Yorke much when he besought her to be his wife ; but he had learnt to love her a thousandfold more during the weeks and the months and the years, when, as he often whispered to his own soul, he was serving Mammon and Time for his bride, even as Jacob served Laban for love of the dark-eyed maiden who filled her pitcher at the well and gave him to drink.

He knew it was all madness, but he had never felt it to be such madness before. He had understood the fruit was beyond his reach, and yet he had always determined to grasp it some day nevertheless—always until now, when everything seemed tottering and insecure—when it appeared

to him that he was like one who, having climbed almost to the topmost rung of some lofty ladder, suddenly perceives that it is shifting with him—that it has slipped from the point against which it rested, and that next moment there will be a great crash, and then as great a silence.

That is to say, he felt instinctively there was a crisis coming—ay, on the very threshold of his home—which should leave him maimed, hopeless, solitary; and though he could not have put what he experienced into words, he yet brought Yorke to the old spot where he had first told her his love-story, with a sort of hope that the place and the memories it recalled might enable her to understand something of all this, and why he said, as the rippling of the water grew unendurable to him.

“When your husband claims you, when it is all made up again, when you return to the home which has been desolate for years by reason of your absence from it, when all the time I have known you seem only a memory—you will not quite forget me, Yorke, will you?”

“What need is there to talk in this way, Luke Ross?” she asked. “Listen: when the Thames flows up to Richmond instead of to the sea, then the man I have wronged will ask me to return to him, and then I shall go, but not till then; and when the Thames turns back in its course, and forgiveness is offered, and I accept it, even then I shall not forget you—never, for ever.”

“And why should you remember me, Yorke?” he inquired.

“Why?” she repeated; “because woman never found so true and stanch a friend in her time of trouble as you have proved to me—because you have stood between me and poverty—because you have worked for me, thought for me—and also because you have loved me. And though I can give you back no love in return—no love of that sort, I mean—still I am grateful to you; and even for that, Luke, if there were nothing else, I should remember you to my dying day.”

“I cannot even fancy what my life will be without you,” he said gloomily.

“You are not going to be without me—at least, not altogether,” she replied: “but even for your sake I feel it is better we should make some different arrangement. I am not now speaking of your social and wordly position, which I might hereafter seriously jeopardise—but it is better for your own self. Since we have talked together to-night, my eyes seem opened. So long as you are seeing me continually, you will not think of any one else, and you ought to do so.”

“What are you speaking of?” Luke inquired.

“I am speaking about marriage,” she answered; “you ought to forget that you ever in ignorance cared for me; and you should—”

“Look out for a girl with a little money, ask her parents’ consent, go through the regulation courtship business, marry her, and start on a wedding-tour amid a shower of old slippers,” he finished, as she paused, at a loss how to conclude her sentence gracefully.

“You have expressed something of my meaning,” she answered.

“Well, Yorke, as you have been good enough to advise me in the matter, it is only fair you should hear my decision. I am not going to marry for money, or position, or a home, or a housekeeper, or for anything but pure love; and as I cannot have the woman I love—to be plain, as I cannot have you—I will stay single all my days for your sake.”

And he looked at her as only a man can look at the woman he loves when there exists an impediment to his suit which cannot be removed by strength or skill—with a longing, hungry sort of despair, which made Yorke’s heart sink as well as her eyes—that warned her they had got upon dangerous ground, and caused her to reply, in a lighter tone,

“Ah, Luke, you say that now, and I am sure think it too. But the day will come—soon, I hope—when I shall ask you if you are not going to be married, and you will answer ‘Yes.’”

“I will tell you, Yorke, when I shall answer ‘Yes,’” he said; and he never changed his atti-

tude, nor removed his eyes from her face; "when you ask me to marry you; when, remembering the years of my willing servitude, the faithfulness of my love, you take pity on me, and your hand being yours to give, bid me clasp it, never doubting."

"O Luke, how can you, how dare you?" she murmured; but there was only reproof, not anger, in her voice.

"How can I talk of what has been my dream, waking and sleeping, for years?" he asked. "Nay rather, how have I kept silent so long? how have I been able to refrain, day after day, from telling you something of the travail of my soul? How dare I? Ah, at that I wonder myself; but despair makes even the timid bold; and now that I am going to lose you, I feel I must tell you something of what it has cost me to keep my promise, and whilst I was going almost mad for love of you, appear only your—brother shall I say?—only a poor toiling drudge."

"Luke!" she entreated.

“Yes; I promised, I know,” he went on passionately; “till now I have kept that promise; and after to-night, so far as I know myself, I shall never trouble you again. But a man cannot remain dumb for ever; he cannot see the thing he has loved best on the earth taken from him, and still make no sign. You have told me this evening you will write to your husband, and I say nothing against your doing so; nay, rather, I say it is right you should do this thing; but the moment that letter is posted, you are gone from me as surely, Yorke, you have passed as utterly out of my life, as the water which was here a minute ago, and is now beyond our ken.”

“I repeat, you are mistaken,” she said; but in her heart she was thinking it would be better both for her and for Luke Ross if she were gone from him, and if she had passed, as he said, out of his existence.

“I am not mistaken,” he answered, “as time will show; therefore I ask you to promise that I shall not fade utterly from your memory; that I

shall be no more to you than last year's leaves, than the tones of a forgotten song."

"Luke, I will never forget you," she said; and her voice was full of unshed tears as she spoke.

"Give me your hand a moment," he asked; and she slipped it into his.

Then without looking at her, but rather whilst he leant against the railings, letting his eyes wander over the river, where the moonlight lay broad and bright across its waters, he stood silent, holding that dear hand tightly in his own.

She never attempted to withdraw it, she only remained silent, thinking, as women who have the power of winning such love must think now and then, that the whole thing is a great mystery; and that of all the strange jumble of odds and ends which go to form the patchwork of our lives, there is nothing so strange as the passionate idolatry that makes one face so dear to a man, that lacking it, wealth and success and all worldly advantages seem but as worthless pebbles; whilst

with it there appears happiness, and the world well lost.

“It is getting too chilly for you to be standing here,” he said, after that long pause; and so without another word he loosed her hand, and they walked back together to Scott’s Yard.

CHAPTER IX.

THOSE LITTLE BILLS.

THIS story does not profess to be other than a record of common everyday life, wherein, let the tragedy of a man's existence be piled ever so high one hour, he has the next to come down to the most ordinary considerations, and—unlike those heroes of romance who find leisure to rush into the woods, or stride frantically off towards the seashore, in order to indulge their grief and despair at the cruelty of their lady-love—has to devote himself the moment after leaving Araminta to the arrangement of that little bill due to-morrow, to reflections on Halford's impending bankruptcy, or M'Lean's possible order; in short, to thoughts the reverse of sentimental, having

relation merely to pounds, shillings, and pence, and all the other prosaic matters which, with love, hate, death, joy, sorrow, meeting, parting, quarrelling, reconciling, go to make up the sum-total of our experience in this work-a-day world.

In these pages, let Luke Ross pass never so sleepless a night, he cannot, when morning breaks, indulge in those fitful slumbers so dear to the hearts of young-lady readers, of young-lady writers; whilst, as for Yorke, no matter how sad her heart might be, she had taught her lips to wear a smile. Like the Spartan boy, these people, of whom it is my happy lot to write, bear the gnawing of their fox decently; and be his teeth never so sharp, they walk the City streets, and greet you in their homes and warehouses, and perform their day's work with a composure which might well move the spectator to wonder and admiration, could he only thrust aside the social covering, and behold the wounds that are carried so patiently, hidden away so heroically.

Not for these men and these women the sweet

luxury of brooding melancholy, of sentimental contemplation. They may have their hours of bliss and of wretchedness, but when the hour is spent and that play played out, they must cross to another stage and enact their parts on it also.

For the seclusion of person which on the occasion of a great grief obtains in other circles, these people substitute the seclusion of feeling; and when the end of life comes, and the burden of existence is at last laid down, it is oftentimes God alone who is cognisant of the weight the man has carried, of the troubles the man has borne; for with the years the man ceased to be self-conscious—the sorrow and the care they brought were enough for him without the weariness and the uselessness of a mental analysis being added thereto.

It is for this reason, and because these things are facts, not fancies, that I make no apology for walking straight off from love-making to business—from the point where Luke and Yorke stood talking together by the water-side to Luke's office

in Scott's Yard, where in the bright summer weather he sat thinking anxiously about Mr. Austin Friars and Mr. Friars' acceptances, which had all this time been coming due, renewed, discounted, thrown over, arranged, retired, managed somehow, but never paid.

Mr. Austin Friars had carried his point, as weak men always do. It is an utter mistake to suppose that strong natures get their own way. Sooner or later they have to yield. What weak natures lack in strength, they make up in persistency, and for very peace-sake—ay, for very weariness—the man who has taken up his ground determined to maintain it ultimately steps back, and lets his adversary encroach upon him.

Thus it had turned out hitherto with Luke Ross and Austin Friars. So certainly as the time drew near when one of those acceptances was about to fall due, the former declared he would not renew it, and the latter compelled him to do so; nay, at length Austin never troubled himself to ask Luke "Will you" or "Will you not," but merely

inclosed his fresh bill with a modest request that Mr. Ross would let him have the proceeds at least the day before the other bill came due.

Mr. Luke Ross was quite wise enough to do nothing of the kind; indeed, he never let the money pass through Mr. Friars' hands at all, but paid the amount himself into that gentleman's account about three minutes before four on the day his acceptance was to be presented, exhibiting thereby both a lack of pecuniary resources and of personal confidence hurtful in the extreme to Austin's feelings.

"I do not like the appearance of it at the Bank," he remonstrated on one occasion.

"Then your best course will be to meet the next yourself," Luke Ross retorted, "as indeed you must in any case."

But then when the next came due Austin was as little prepared as ever; and Luke, for his own credit-sake, had to "manage somehow" and "get the money somewhere" to meet Mr. Friars' engagements.

Whether, had the amount been his own, he would have proved quite so accommodating, is open to question; but then it was not his own, and he never knew exactly how, if the matter were put to her, and a pressure on her as well, Yorke might look at the affair. He dreaded lest, in a moment of quixotism, she might present Austin with the money; and he knew enough of that chivalrous individual to be well aware if once Yorke, either from weariness or pity, could be induced to say "Keep it," Mr. Friars would, with an implicit belief worthy of a better cause, keep it, and feel all the pleasure imaginable in complying with her request.

For this reason, and also because, as has been said, strong natures hate to contend with weak ones, preferring rather defeat to battle, the bills had never been paid, but renewed from time to time as they came due. This sort of thing might have gone on indefinitely, had there not occurred one of those periods of "tightness" in the City, when apparently no person has money and no

person can get any ; when the people who discount are as “short” and as much put to it for capital as those who require discount ; when bankers find their money flowing out too rapidly, and are themselves as anxious and embarrassed in their great way as the pettiest tradesman, who finds a difficulty in scraping together ten pounds to meet his engagements.

Like the wind, these times of universal depression come as they list, and no man knoweth. Jones, going to borrow from Robinson, meets Robinson coming on the same errand to him, and they both encounter Brown, who requires assistance likewise.

Goods, bills, securities, as a rule, will not avail at these periods—to offer them is much like proffering a sovereign for a handful of flour in a famine season, when flour is not. Where the money goes, or why it should be so difficult to procure, is a mystery even to the elders in Israel. Like the cause of influenza, there are numberless conjectures concerning its origin ; but the only

fact which can be positively stated is, that the pecuniary depletion is felt by every class in the community ; that the epidemic, being no respecter of persons, affects millionaires as well as struggling young beginners ; and that even he who is able—to quote a favourite business phrase—“to stand the racket” never finds the memory of that racket quite pleasant when the brighter days come, and wealth is restored to the commercial body, and the City is threatened with a very plethora of wealth, and money is (once again I am borrowing from the technical vocabulary) “going a-begging.”

One of these periods, then, had come upon the earth in the summer weather, when Luke Ross sat in his office thinking about Austin Friars and two of that gentleman’s bills which were very nearly due.

He had written to Austin on the subject, and Mr. Friars’ reply, couched in the usual style, lay before him. Before him, likewise, lay the fresh acceptances, which the sender entreated, or rather ordered, Luke Ross at once to get discounted and

give him a cheque for the amount—"as I am short for a day or two," added Austin, with a charming frankness that would at any other time have moved Luke's derision.

But the matter was now too serious for mirth. He knew he could not get the fresh bills discounted—he knew that if the old ones were returned, it would throw him all wrong for his own engagements. His business bed had not been one of roses; but he was well aware that should an irregularity to the extent of five or six hundred pounds take place within a fortnight, he would find himself sleeping on thorns.

He was not a man of many resources or many friends; he had but two or three channels open for discount at any time, and these were all closed for the present. His banker was weary of the sight of Austin's paper; he had not the money to meet the acceptances himself; he did not know where to turn to borrow fifty pounds—for the men who had more than once stood by him were short themselves, had even sent round to say, if

he could spare a cheque for a week or so they should be greatly obliged.

In reply he had sent them a memorandum of the state of his balance; and now on the top of all this came Austin's note, and the two fresh acceptances—which were just about as valuable to him at that moment as the paper they were written upon.

“With affairs in the state they are, it may ruin me!” thought Luke; and impressed with this belief—remembering that if he sank Yorke must drown with him, and that more than one house who had trusted and given him credit would lose money, and think, no matter how unreasonably, he had not acted honestly and honourably by them—he took up a pen and wrote pressingly to Austin, explaining his position and returning the acceptances.

“The inclosed are perfectly useless to me,” he finished; “you *must* make an effort.”

To which Mr. Austin Friars replied, that “if making an effort could get the money, there

would be an end of the difficulty ; but as no effort of mine can meet these bills, I rely on you to do so. I would call round and see you, but talking will not mend the matter. Having told you the exact state of the case, I leave the affair in your hands with the greatest confidence. I return the acceptances. Ere now you have probably thought where you can place them."

Having read this letter twice through, and arrived at the conclusion his correspondent was perfectly in earnest, Luke Ross put on his hat and walked round to Mr. Collis' office.

"I do not often come to any man for advice," he began ; "but I want yours now, if you will give it to me." And then he began at the beginning, and explained to Mr. Collis every circumstance connected with the case.

From the time he commenced till he ended the merchant never opened his lips either to question or comment ; but when at length Luke, having said his say, crossed his arms on the table, and looking over to Mr. Collis, finished with, "Now

what ought I to do?" the other took up his parable, and remarked,

"You had some slight hope, when you came to consult me, that perhaps *I* might do these bills—do not interrupt me, please—I know you had, and the hope was natural, though fallacious. I do not intend to lose any more money by Mr. Austin Friars, even in the cause of distressed beauty. Having stated so much, I proceed to give you what you do ask for—advice. And my advice is this—make Friars meet those acceptances. They have been renewed already far too often."

"But then, if he won't take them up?" Luke suggested.

"Make him," was still the reply, "or rather let the people who hold the bills make him. It is all nonsense his saying 'cannot.' Why, Monteith would pay the amount twice over rather than have bills of that sort flying about town."

"He has got too many bills by far about," Luke observed. "It is that which makes his paper so difficult to negotiate."

“The more reason, then, why these should be out of the market. Make him do it, you will never have a better opportunity than the present. You say you cannot discount—that you have not the money to meet the acceptances yourself, and that you cannot borrow any. So much the better: your position is altogether unexceptionable. Stick to your text; if the bills go back, let them, it is not your fault, and you will get your money; mark my words, it will be paid.”

“I do not like putting such a pressure upon him,” Luke remonstrated.

“Pooh! it is a scandal for such a debt not to have been paid long ago. Of course, if you wish to make him a present of the debt, that is quite another affair; but if you want to recover it, and have done once and for ever with all this trouble, why take your stand now and maintain it.”

“Do you think I ought to consult Mrs. Forde?”

“Certainly not. She asked you to leave your situation, and go into business for her advantage, on the strength of that thousand pounds. Even

if she wished, therefore, to give it now to Friars, in my opinion she has no right to do so. Further, it is a man's part to see that a woman shall not, through any sentimental folly, injure her worldly prospects; and this thousand, or whatever the balance of it may be, appears about the only thing that is really between Mrs. Forde and beggary—unless, indeed, she apply to her husband for assistance; and desirable as such application might prove, I maintain that in your position as trader, or partner, or whatever you like to call yourself, you are bound to protect her interests even at the expense of her feelings, if such a necessity should arise!”

“In a word, then, you advise me to tell Mr. Friars, that if he do not provide for his own acceptances, they must be dishonoured?”

“Precisely so.”

“But I fear the effect upon my own credit.”

“Well, that is an effect you must risk some time; and further, you can surely arrange the matter with your bankers for a few days.

They know that Friars can pay if he likes ; and you will find, when once he sees you are in earnest, that he will pay. But he will never do so as long as you can be induced to renew or help him with money. I have had the pleasure of his acquaintance for more years than you ; and were I in your shoes, he should discharge his debt, even if I went to Monteith and told him the ins and outs of the whole affair."

"That I could never do," Luke remarked.

"That I should have done, only that he stole a march upon me. I did not think he could have deceived me again ; but I confess I thought he had taken what I said on the subject to heart. I trusted a little too much to his love for the lady we have been talking about, and he threw me completely off my guard. After all, in any single transaction an honest man is no match for a rogue. The very night before his marriage he came down to Denmark Hill, and led me certainly to believe the matter was still undecided, and that if I would help him once again he would go abroad,

and take—it is as well to have a name for a person, though I did not know it then—Mrs. Forde with him. But for my mistaken belief in the man—and you know it is hard to understand all a scoundrel's doublings in a moment—I should have gone straight off to Monteith, and told him the whole story without favour or reservation.”

“Lord help Monteith if ever he come to know it now!” Luke said earnestly.

“He will not know it through me, depend upon that,” Mr. Collis answered; “but the day will dawn nevertheless, and then not merely Lord help Monteith, but Lord help Austin Friars!”

“If I did not hate the man, I could pity him,” observed Mr. Ross.

“Let me know about these little bills,” the merchant remarked kindly; “if they are returned, I can perhaps give you a wrinkle on the subject;” and then the pair shook hands, and Luke wended his way back to Scott's Yard sorrowfully.

This man, you will observe, had one of God's

elements of success about him—Charity. For my part, I never yet knew one who climbed the world's ladder of competence, happiness, and social consideration who lacked this divine gift.

Yet there was a day when Charity and he were almost strangers, only *she* had taught him—she who never but once took up an antagonistic attitude in the hour of her extremity, which, when the day came that she could look back upon dispassionately, was repented with bitter tears.

Penniless almost she and Luke Ross might have toiled their way to such success as we who work and labour through three hundred and eleven days out of every three hundred and sixty-five may hope to compass; but burdened with that capital Austin had always found it inconvenient to repay, they were forced to resort to measures they regretted, even when their way lay through pleasant meadows, along paths bordered with flowers.

Are most lives thus cumbered and shadowed, I

wonder? On the bleak hill-sides, in the sweet valleys, by the margins of rapidly-flowing streams, is existence just the same as we meet it here, where the passion of existence is concentrated, and the struggle of life is fierce?

On the lonely moor, is repentance so keen (unless it be morbidly brooded over) as in the busy City streets, where it seems as though man had more control over man's destiny?

When we come face to face and hand to hand, it seems almost as though each individual action influenced the future of individuals for weal or woe.

We help, we refuse, we believe, we deny credit—and behold, in the one case we help a man over the stile of starvation, or leave him to die by the wayside—we aid him to turn a corner, or we put up the shutters and assist at a commercial funeral.

In a city of millions, where God (seemingly) leaves the units to us, our responsibility is great; and so Luke Ross felt it walking back to his office.

He had many qualms of conscience—many thoughts of what Yorke might say.

Nevertheless—and he could not help himself in this matter—Austin's bills were returned dishonoured.

CHAPTER X.

THE TWO ADVERTISEMENTS.

IT was a great surprise to Mr. Austin Friars when he received an intimation from Luke Ross that his acceptance due on the 27th instant had been returned dishonoured, and that immediate attention must be given to the matter.

Having once informed Mr. Ross of his own inability to meet the bills, he had paid not the slightest regard to that gentleman's statement concerning his own inability to renew them, but, leaving everything to Luke in perfect faith, never troubled himself any further about the affair.

Naturally, therefore, after placing such utter confidence in his creditor, he felt indignant at his creditor failing to "exert himself"—so Mr. Friars

put it; and, on receipt of Luke's note, he repaired in no pleasant temper to Scott's Yard.

"I told you," he said, "I had not two hundred and fifty shillings at my banker's."

"And I told you," answered Luke, "that I could neither find the money to meet those bills, nor get any more discounted at present. There is the letter I have had about this one. You see they want a cheque for it to-day."

"Which of course they cannot have, unless they get it from you," Austin remarked.

"Which they must have from you," Mr. Ross replied; "or else—"

"Or else what?" inquired his visitor.

"Or else I shall be sued for the amount," finished Luke; "when, in self-defence, I shall be compelled to insist on payment from you."

"Won't they take another bill," suggested Austin after a pause, "if they were paid for it?"

"No," Luke replied. "They told me distinctly they would not touch your paper again at present. They said what they have often said

before, only more positively,—that you have too many bills about to be engaged in any legitimate business. And the fact is, Friars, you have ; and I believe everybody in the City knows such to be the case, excepting Mr. Monteith.”

“And do you purpose enlightening his ignorance?” inquired Austin with a sneer.

“I have never tried to injure you with any one,” answered Luke ; “nor am I likely to begin trying to do so now. But I must have this money.”

“I do not know where or from whom you are to get it, then,” said Mr. Friars.

“Nor I, at present ; but I am determined to get it from some one.”

Mr. Ross was growing a little hot, and Austin, noticing the fact, remained silent for a moment ; then he began again :

“I suppose, to put the matter in plain English, you mean that proceedings will be taken against me?”

“Yes. I mean that these people, reversing the

usual order of things, look to me first for this money, and that I shall have to pay them. To pay them I must have the amount from you; and, if you do not send me round a cheque to-day, it will be absolutely necessary for me to place the matter in other hands. I want you to understand perfectly," went on Luke, "that I am not influenced in what I say by any feeling of hostility towards you. It is a simple commercial transaction, or rather necessity. I got the bill discounted, and it is returned dishonoured, and the money must be found by some one."

"Can't you get a fresh bill done somewhere else?" asked Austin.

"No," was the reply. "My channels are not so numerous as yours; and if they were, I should decline paying away all my profits in discounts."

"I have never asked you to pay discount," retorted Austin; his face flushing, spite of all his efforts to look unconcerned.

"It has come to much the same thing as if you had," said Luke. "When the discount is added

to a bill, which perhaps may never be met, it is very like asking the drawer to pay interest."

"Do you mean to say I shall not meet those bills?"

"You have not done so hitherto," was the reply.

"You are a mean cur!" remarked Austin.

"Perhaps so; but nevertheless I have some non-currish notions about the desirability of a man meeting his engagements."

"O, I will settle this matter!" exclaimed Mr. Friars. "It is bad enough having to pay the money, without being insulted over it."

"I do not know, of course, whether I am right or wrong," remarked Luke; "but it seems to me that, in the first place, you have not paid the money; and that, in the second, the insult has been received by me."

"I will take good care we have nothing to do with each other for the future," said Austin, putting on his hat and striding to the door.

"Well, I have borne other trials," observed Mr.

Ross ; and then Austin being fairly out of his office, he resumed his work, thinking that Mr. Collis had been right, and that it was well worth going through the annoyance to get the matter settled.

“I wonder where he will get the money,” considered Luke ; for that Austin had really gone to raise it he never doubted ; which only proves how long one man may know another without obtaining the slightest actual insight into his character. Austin Friars could double like a fox, and he left Scott’s Yard in order to try a double on Luke Ross.

He did not like his own scheme much ; but still, as it was the only one that appeared feasible, since Luke either could not or would not help him in the matter, he hastened—temper and necessity alike urging him on—to put it in practice.

For the fact was, Austin himself could not find the amount needful to meet his acceptances. There had been a time when he might have done

it easily enough ; but in those days he preferred spending all he possessed, or was able to borrow and raise, on speculations, some of which proved failures, some of which had not yet come to maturity.

He believed, as all such men do believe, that if Luke would only give him time, he should find no difficulty in paying all he owed. But then he forgot Luke had no valid ground for thinking he ever meant to pay ; and, after all, the individual whose settling is to be some day, may, as a rule, just as well make it no day.

When he entered Monteith's house, the business-ball was at his feet. With common honesty and common industry, he might have pushed the business till he became as wealthy and well-known as his heart desired ; but then Austin Friars was not over-honest in his acts, whatever his intentions may have been ; while industrious, in the best acceptance of the word, no one who watched his actions through the length of a day could ever have considered him.

He had made a fortune rapidly once; and though he had lost it with even greater swiftness, he never wavered in his faith that short cuts to success were the only paths a man of genius, with a soul above looking after sixpences, ought to tread.

“Through the years,” he told himself, “he had plodded on at Scott’s Yard, and failed;” and although his premises were incorrect, and his conclusions only true because his premises were false, he still deluded his own heart with the fable of having worked hard, and spent his strength for naught; and now, after “giving up everything” (he had curious mental ways of stating his position to himself), was he to have no benefit in exchange? Was he all his life to be a dependent on “that old man,” who he saw was beginning to dislike, and had certainly long ceased to trust him?

Owing to the universal difficulty experienced in obtaining money mentioned in the previous chapter, he was, at the time Yorke’s bill came due, exceptionally short even for him; and as he had sense enough to see that Luke Ross spoke in

earnest when he said he could neither renew nor wait, he felt it was necessary to adopt some plan which might serve to stave off the difficulty till things mended a little. Therefore, after Luke Ross had gone on writing letters for about an hour, Mr. Friars came back pleasant and unembarrassed, as though no disagreeable sentence had ever been exchanged between them.

"I have arranged that affair," were his first words; and he put his hat on the rail of Luke's desk, drew a much-perfumed handkerchief across his forehead, and ran his fingers through his hair, remarking at the same time that it was confoundedly warm.

"Have you brought me a cheque?" Luke inquired.

"I told you I had not two hundred and fifty pence to spare, let alone so many pounds," was the reply.

"Then how have you arranged it?"

"Why, finding you impracticable, I thought I would try my powers of persuasion on your friends

Howe & Lovell, who are really not by any means such ogres as, from your manner, I feared they might prove. I had a great deal of talk with them ; and, to cut a long story short, they are willing to renew."

"Willing to renew ;" Luke repeated blankly.

"Yes. Now, for Heaven's sake, don't begin to make any objections, because, if you do, it will be worse for both of us. I cannot meet that bill now. You know yourself how tight money is ; and in three months' time I shall be well in funds ; and if you oblige me in this matter, I will lend you a helping hand then, should you need it."

"I want nothing but my money," Luke was beginning ; but Austin interrupted him quickly with—

"It is not your money at all, your know ; in fact, if the question were thoroughly gone into, it might be difficult to say whose it is."

"Mr. Friars," said Luke Ross solemnly, "if I ever know you in this office attempt to repudiate that debt again, I will kick you downstairs."

“You might be kicked down first, if you tried that game,” answered Austin. “But now be reasonable. I may have my opinion, and I may express it; but the very fact of my having accepted those bills proves that I never had the slightest intention of repudiating the debt, whether or not I think myself legally entitled to pay it. So, if you like to sign and indorse the stamp, I will take it back to Howe & Lovell, and draw the bill there for whatever amount they tell me. I forgot to ask what they were going to charge.”

“That was a very singular omission,” Luke remarked. But he had no idea there was any catch in the matter, till he saw the look which flitted over Austin’s face as he made this observation. “As I do not seem able to help myself, and have no desire to injure you,” Luke went on, “if you accept the bill, I will go round to Howe and settle the matter myself.”

“Just as you like; but I made the arrangement.”

“Forgetting the question of discount!”

"If you would rather that stood over, I will send you a cheque for it."

"And about the other acceptance which is coming due—can you meet that?"

"No; but if you tell me where it is, I will undertake to get that renewed also."

"So that the bill may be met in regular course?"

"So that it may be met in regular course."

"Very well, then," said Luke; "on that understanding, I will renew both;" and he took out a stamp, and commenced drawing the bill—Austin leaning over the other side of the desk, and watching him.

When he had signed his name, and was just about to fill in Mr. Friars', that gentleman remarked,

"You had better put 'Monteith & Co.'"

Luke Ross laid down his pen, and looked at the speaker. Then he deliberately cancelled his signature, blotted off the bill, and put it in his desk, before he said coldly and determinedly,

"I will be no party to that arrangement."

"Then you will have to pay Howe & Lovell yourself."

"We shall see," answered Luke.

"What is your objection to Monteith & Co.? Do you not think we are solvent?"

"If Mr. Monteith knew of the transaction, it would be another matter," was the reply; "but I repeat, I will have nothing to do with the affair as it now stands."

"I shall tell Monteith."

"Will you tell him to-day, in my presence?"

"No; I must choose my own time and my own opportunity. When his mental barometer is at 'Set fair,' he would take the information quite as a matter of course."

"Well then, till he has been told, and till I know from his own lips that he has been, I decline drawing upon your house."

"You are wonderfully courteous," said Austin with a sneer.

"I do not wish to be discourteous; but if one

neither trust a man nor believe him, it is not easy to convey those facts in other than plain language."

"You neither trust nor believe me—is that your meaning?" Austin asked.

"That is precisely my meaning; and I never so entirely distrusted you as this day. You would have led me into an utterly dishonourable transaction with my eyes shut, if you could."

"Do you mean to imply that I am not a partner in Monteith's house, and that I have no power to sign for the firm? Because if you do you are mistaken."

"It would be a good thing for Monteith if you had no power in his house at all," replied Luke; "but I did not say you had no authority to accept for the firm. What I do say is, that you have no right to use the signature of your firm in a case of this kind; and I will be no party to dragging Mr. Monteith's name through the mud, let the consequences be what they will."

"You are complimentary towards you friends Howe & Lovell."

"I shall go round this moment to Howe & Lovell, and tell them just what I have told you."

"And they will think you a great fool for your pains."

"That is a matter of the most perfect indifference to me," remarked Luke, preparing to leave the room.

"You will look at the affair differently after talking it over with them."

"Perhaps so."

"And I shall hear from you this afternoon or to-morrow morning."

"Yes, you shall hear from me."

"I wish, Ross, you would tell me what you purpose doing," said Austin Friars, who was beginning not to like Luke's manner, and to feel vaguely uneasy with regard to his intentions.

"I purpose going first to Howe, and trying what arrangement I can make with him. I mean then to see my solicitor, in whose hands I intend placing

the matter, which shall now be finally settled one way or another."

"What a storm in a teapot!" remarked Austin; "and all because I offered to give you better security than you hold already."

"We will not discuss the question further, if you please," said Luke Ross.—"Turner," he added, opening the door which communicated with his clerk's office, "see that these letters are posted. I shall not be back for about an hour."

"After you," he said, giving precedence to Austin Friars, who still lingered, unwilling to go; but Luke's manner and the clerk's presence left him no alternative, and he descended the stairs, followed by Mr. Ross, who looked at that moment a very different man, indeed, from the individual who had been wont to pace home, evening after evening, to Homerton, without a thought or a hope of ever bettering his worldly position.

"Ross," began Austin, as they walked together towards the archway, "I entreat of you to do nothing rash. No pressure can draw blood out of

a stone; and precipitancy in this matter will not benefit you, while it may ruin me."

"I do not intend to be precipitate," answered Luke, "but I mean to be firm; I feel now how much has been lost by my former weakness. Good-day; I am going into Suffolk Lane," and so, with a nod, he got rid of his companion, who would gladly have gone with him to Howe & Lovell's; and who, walking slowly up Bush Lane, could only console himself with the notion that the affair would all blow over, that the bill would be renewed, and the storm subside.

"But it is so deucedly unpleasant while it lasts," remarked Mr. Austin Friars to himself, in the strictest confidence.

Next morning, by first post, there came a letter for Austin Friars, Esquire, signed by J. C. Fulke, setting forth that he was instructed by Messrs. Howe & Lovell to inform him, that unless the amount of his acceptance, which had been dishonoured on the 27th, together with 6s. 4d. expenses, were paid before twelve o'clock on the

1st proximo, immediate proceedings would be instituted for the recovery of the same.

“That is Yorke’s old solicitor,” thought Austin; and he went straightway off to that gentleman, professing his inability to pay the amount; setting forth that he was willing to make any reasonable arrangement which might be proposed, and delicately suggesting that it was desirable no further steps should be taken, as, if he defended the action—and he should defend it, were pressure put upon him—he felt sure Mrs. Friars would not like her name to be dragged into the question.

“We will risk that, Mr. Friars,” was the reply. “I suspect you would lose more by having all we could bring forward stated in court than *Mrs. Forde*.”

“Why do you call her Mrs. Forde?” inquired Austin, surprised at the extent of Mr. Fulke’s information, and the way he emphasised it.

“Because I object to aliases,” said that gentleman. “And now good morning, Mr. Friars. Al-

though I am not your solicitor, still I venture to give you one piece of advice—pay this money.”

Which was easier said than done. Without drawing it from the account of Monteith & Co., Austin saw no means of raising the amount, and he knew, if he ventured on that course, his father-in-law—who was already alarmed at the sums he required—would insist on knowing for what purpose the money was wanted.

“And then”—he considered—“there is that other bill, and the whole business would have to be gone through again. I wish my fingers had been burnt before I ever signed one of them.”

But wishes were now as useless as regrets; and the first of the month came and went, and still Mr. Austin Friars did not see his way.

On the morning of the second, a timid, gentlemanly-looking young individual walked into Monteith's, and asked if he could see Mr. Friars. He refused to give his name or to state his business; on hearing which Austin, who chanced to be at the moment in Mr. Monteith's office, said,

“Tell him I am busy. He can call back again in the afternoon.”

When this message was duly delivered, the young man entreated the clerk who brought it downstairs to inform Mr. Friars that he would not detain him one moment.

“I won’t see him,” Austin persisted, when the clerk re-entered Mr. Monteith’s office ; “and once for all, Richards, I will not be pestered in this way. If people will not send in their names and state their business, you must attend to them yourselves. Let Steadly see what he wants.”

“I only want to deliver this letter, Mr. Friars,” said the meek-looking young man, who had quietly followed the clerk upstairs, and now entered the room, note in hand. “My instructions were to give it into your own hands. Do not read it now,” he added, in a lower tone.

And then in a moment Austin grasped the position, and knew he had been served with a writ.

“Why could you not have said so at first?” demanded Austin. “Here, come this way for a

moment, till I see if any answer be required ;” and he walked into the next office, the young man following, and Mr. Monteith looking on astonished.

“Why did you not send in a message to the effect that you wanted to see me alone?” Mr. Friars demanded, the moment he closed the door between his office and that of his partner. “I should have understood what you meant.”

“I do not think you would, sir,” suggested the other.

“And now,” proceeded Austin, “you can tell your master that he has done his worst, and that I shall defend the action. Do not forget to make him comprehend that.”

“I shall not, sir ;” and the young man passed out of the door leading into the passage which Austin opened for him.

Mr. Friars did not reappear in his father-in-law’s office that day. In spite of his valiant statement to Mr. Fulke’s clerk, he went straight off to that gentleman, who assured him his in-

structions were positive. "Messrs. Howe & Lovell would hear of no delay."

"You mean Luke Ross, I suppose," sneered Austin.

"No," was the reply; "Mr. Ross has not paid them."

"It will ruin me," remarked Mr. Friars.

"You had better go and see Messrs. Howe & Lovell," suggested the solicitor, who did not like the business, although he considered it his duty to counsel firmness in the matter.

"I think I will," Austin said; and he went, only to be informed that the matter was in the hands of Mr. Fulke. Then he walked on to Scott's Yard, where Turner told him Mr. Ross had been suddenly called away to Paris, and that the period of his return was uncertain; which intelligence Austin digested before he asked if Mrs. Friars were in.

"She left here more than a month ago, sir," Turner replied.

"Left!" repeated Austin. Then recollecting

himself, he said, "Gone out of town, I suppose, for a time?"

"I do not know, sir, where she has gone; but she has left here altogether, and Mr. Ross lives now on the premises."

Here was a piece of news. Had they quarrelled? was there a split in the Yorke-and-Ross camp? and might this not prove the special providence, for the advent of which Austin Friars was praying? Hope, which had been almost dormant, revived within him.

"Can you not ascertain her address for me?" he asked. But Turner shook his head.

"Not until Mr. Ross returns; I think he has it."

"You could not by possibility find it out for me in the course of to-morrow?"

"No, sir. I have not a notion where she has gone; it was quite sudden."

Convinced that the man was speaking the truth, Austin Friars once more proceeded on his pilgrimage; but this time he repaired to the offices of a

lawyer, who, though personally thought clever, was considered, as regarded his practice, sharp.

After hearing Mr. Friars' legend of how the bills came to be given—in which, as in all legends, there was a mixture of truth and falsehood—and having, by a few indirect questions, put himself in possession of pretty nearly the true state of affairs, this individual said reassuringly,

“Let them do what they like; they will never let it go on for trial; and meantime find out where she lives, if possible.”

The result of which advice proved that the next day, in the second column of the *Times*, there appeared the following advertisement:

“Y., who formerly resided in Scott's Yard, City, is earnestly requested to forward her present address to ‘W. X.,’ care of Messrs. Hughes & Co., Stationers, Poultry, whereby she will greatly serve an old friend. Y. will understand by whom this advertisement is inserted, if she recall to remembrance a certain *Diamond Ring*.”

“Why, bless my soul!” exclaimed Mr. Monteith, who, seated at the breakfast-table in Manchester Square, conned over the above request, “here is an advertisement which must be meant for a friend of yours, Austin. I did not know she had left Scott’s Yard. Some one told me she was residing there quite lately.”

“What is the advertisement?” asked Austin; and then, when he too had read it, he said, “It certainly is singular. There are not likely to have been two ladies residing in Scott’s Yard, whose names began with Y. I wonder if she has left, and why. The last time I saw her there, she seemed very comfortable.”

But even as he spoke, his eyes fell upon another advertisement, a little higher up in the same column.

“The two gentlemen who about eight weeks since visited Forde Hall, during the absence of the proprietor, and who made some remarks about a picture hung in an inner drawing-room, are

most earnestly requested to communicate their addresses to H. Forde, Esq., Forde Hall; or to Messrs. Beetham & Cross, Solicitors, Golden Square, London."

As he finished this paragraph, a sick faint feeling came over Austin Friars, and laying down the paper he walked to the open window which looked out on the square.

CHAPTER XI.

HOW THEY MET.

THE longer Yorke thought about that conversation at Bankside, which was held between herself and Luke Ross, the more she felt satisfied of the necessity there existed for her to remove immediately from Scott's Yard; and accordingly, ere long, Mrs. Suthers having discovered at Wandsworth a pretty and nicely-furnished little house, the pair took up their abode in it, and soon apparently settled down to all their usual occupations.

Apparently, I say; for certainly in the case of one of them, contentment was not real. She had been for so long a time accustomed to see him daily, to talk to him, to take evening strolls through the City with him, that Luke Ross

seemed to have become a necessity of Yorke's existence ; and when he said, as he did say very soon, that if a desirable house could be found nearer the City, he thought it would be well for them to leave Wandsworth, Yorke's heart bounded with delight.

Only for a moment though. Next instant she remembered his danger, and said she fancied they had better remain where they were.

Then looking at her steadily, Luke answered, "It shall be all just as you like, Yorke ; only this is such a distance for me to come."

"I did not expect you to come often," she remarked.

"I mean to come to see you always," he said, "whether you want me or not. I have taken charge of you ; and I intend to fulfil my trust."

"Dear Luke, how can you be so absurd as to say whether I want you or not?" she asked.

"Dear Yorke, how can you be so absurd as to say you did not expect me to come often?" he retorted. "Because it seemed expedient for you

to leave the City, was the old companionship to be utterly broken—our long friendship forgotten? I ask nothing more, remember. I know there exists a barrier between us; and I know that if there existed no barrier, you do not love me well enough to marry me. But you can feel towards me, Yorke, as you have always done, to the end of the chapter, can you not?"

"Yes, indeed I can."

"And you will think about getting a house nearer town—when we are able to furnish it."

"As you wish us to do so, certainly."

"Meantime," he went on, "you will be glad to hear that I find it the greatest comfort living with my business. I get such lots of time for quiet work in the evenings; and it will be a blessing when the cold mornings come, not to have to turn out, breakfastless almost, into the rain and snow."

"But what does your aunt say to it all?"

"My aunt! O, I left Homerton long ago—years ago, I had almost said."

“Left Homerton! Why, I never knew anything about that!”

“I did not care to talk much about it at the time,” Luke confessed. “For one thing, I thought if you knew, you would always be putting yourself out—wanting me to have breakfast, or dinner, or something. And further, my aunt and I parted after a quarrel—which is always a disagreeable matter—and have never spoken since.”

“Ah, but, Luke, you ought to make it up,” Yorke urged.

“I think I shall make it up, or rather patch it up, one of these days. Ask the old lady to eat her Christmas dinner with me, by way of holding out a flag of truce. I have really only one objection to resuming friendly relations with her.”

“And that is—” Yorke suggested.

“That she wants me to marry one of her daughters; or, at least, did want me,” Luke answered.

“But perhaps she does not now; perhaps the young lady is married.”

"I only wish she were," he replied, "and a trifle less constant a correspondent. Katie is a good girl," Luke went on; "and once the thing might not have been impossible; but I have seen light since that," he finished with a laugh which sounded neither very hearty nor very real.

"I am so sorry," Yorke murmured.

"I am not," he answered. "I would not now have married Kate for the world. Better to know one's mind before than after. O Yorke, forgive me! I declare for the moment I had forgotten;" and he seized her hand and held it with such a look of anguish in his face, that Yorke could but smile and say he must think her very stupid indeed to imagine she took every casual remark home to brood over.

"Have you done anything more in that affair?" he asked, with a certain hesitation; for which she liked him all the better.

"I have written," she answered. "Of course, there was nothing more to do unless I told him all, which indeed I found impossible. As a com-

promise, I told him, if it were really true about his engagement, and his wish to marry again, to put an advertisement in the *Times*, worded in a particular manner; and that perhaps something could be done to annul his unhappy marriage. In reply, he inserted an advertisement entreating me to appoint a time and place for an interview, and requesting that my letter might be forwarded to the care of his solicitors. I did not answer that in writing, but inserted another advertisement, saying that no good purpose could be effected by our meeting, unless he meant to adopt the course requested, in which case I would meet him at his solicitors'. That is how things stand at present. It is about a fortnight since the last advertisement appeared, so I suppose he means to let the matter drop."

"More likely, Yorke, he is leaving no stone unturned to find you; and my belief is you ought to send him your address—you ought to see him."

"That I never will, voluntarily," she answered.

“It would kill me to see him. I would rather be laid in my coffin than go through such an interview.”

“But still I think it may be your duty to bear it.”

“Do you want to get rid of your charge?” she asked, with a faint smile, and a shadow of her old coquetry.

“Ah, Yorke,” replied Luke, “I thought you said he would never wish to claim you back.”

“Nor would he—yet he might exercise authority concerning my future movements. But it is not that, Luke,” she suddenly cried, with a passionate sob; “it is not that—only how could I ever tell him what I told you the first night we stood together beside the Thames?”

“My darling!”—there was a world of pity in the man’s voice as he uttered those two words—more of pity than of love at the moment—“my darling, would it not be well for some one else to tell him?”

“Not unless he wish to be free,” she answered.

“O Luke, leave me alone, and never talk to me

about this again. You cannot think what it all is to me. No one but a woman—and a woman who has sinned—can ever imagine what it is to have travelled so far out of the right road that her feet may never touch it in life again.”

“ You were sinned against !” he said fiercely.

“ And sinning,” she added ; and as she leaned back in her chair, with the tears still wet upon her cheeks, Luke, gazing on her dear sad face, considered within himself that had he ever brought so much trouble upon a woman, and then deserted her, he would have gone straight out from her presence and hung himself.

They agreed to speak no more on the subject, only first Luke asked her why she had not told him sooner concerning the advertisements.

“ I could not bear to talk of it,” she answered simply ; “ I could not have told you at all had you not asked me.”

“ Poor Yorke !” he said.

“ Not half so poor as I deserve to be,” she replied ; and Luke knew there was no affectation

in this speech—that Yorke felt God had been good exceedingly in raising up friends for his erring child when she was friendless, in giving her love when she was lonely, and help when she was left without one on whom to lean.

Meantime Mr. Forde was in London, looking for his wife. He went to his solicitors, and they applied to detectives, and the detectives made elaborate reports; but having no clue to guide them anywhere, those reports proved mere “sound, signifying nothing.” Then it occurred to the solicitors that it might be desirable to have some photographs taken from the portrait at Forde Hall; and accordingly a gentleman was despatched from London for the purpose.

Two days after his arrival at Forde Hall, Mr. Forde received the following letter:

“HONOURED SIR,—This comes with my humble Duty, and hoping you will not be offended at what i have to tell; but, sir, one day, in the Middle of

this present Summer, while you was away, two gentlemen as was staying at the goat and compasses came over here, and said as how the landlord had told them there was Leave to see the house. They talked a Deal about poor dear missus, and spoke of having heard there were a Portrait of her. i confess, sir, to my fault, knowing i ought not to have disobeyed your commands, and let any one into the withdrawing-room, and i am very sorry for the same, humbly begging your pardon; but feel I must tell you that whenever I pulled up the blind and let the Light in, one of the gentlemen says, ‘Why, that is Miss Yorke!’ and then the other says, after looking at it for a long T, ‘The likeness has misled you.’

“And that was all, except that they asked how it happened Your lady was called miss Yorke.

“Now, sir, I have thought it was my duty to let you know this; and hoping you will not be offended, I am your obedient servant to command,

“MARTHA NORRIS.”

In consequence of which letter there appeared the advertisement that made Austin Friars feel all his misfortunes were coming together ; and caused Yorke, seated likewise at breakfast, to exclaim,

“O, Mrs. Suthers, what can this mean? How I wish Luke were not in Paris !” and she handed over the paper to her friend.

“It means that Mr. Forde has advertised for the address of Mr. Collis, and that no doubt Mr. Collis will forward it at once (and for my part, I hope with all my heart he may),” added Mrs. Suthers *sotto voce*.

“I will go this instant into the City, and ask Mr. Collis to do no such thing,” exclaimed Yorke, rising from the table.

“Stop a moment,” said Mrs. Suthers ; “here is some one else advertising for you: Austin Friars, or I am greatly mistaken. Of course you will answer that at once.”

“Of course I shall not,” Yorke replied. “Excepting going to Mr. Collis, I shall not take a step in the matter till Luke returns.”

"You seem to forget that Mr. Collis cannot by possibility know where you are to be found."

"How am I to be sure of that? Until lately there seemed no especial necessity for concealment; and Luke may have told him," Yorke persisted.

"Well, go if you like," said Mrs. Suthers a little irritably; "only it seems to me perfectly absurd your doing anything of the kind."

"I shall see him nevertheless," Yorke answered; and forthwith departed for the City and Mr. Collis' office, where she was met by the news that he had not yet arrived.

"Is he often so late?" she inquired.

"Not often, but sometimes," was the reply. "Will you walk into his room, and wait, ma'am? I will bring you the *Times*."

O that *Times*!—it seemed to haunt her with an ever-increasing dread of what the result might prove. She sat in Mr. Collis' own especial sanc-torum for one entire hour listening to the ticking of the clock, and to the voices of the clerks as at

intervals they spoke to each other, or answered the questions of those who came into the outer office inquiring for Mr. Collis.

At last, feeling she could bear the suspense no longer, Yorke walked boldly out amongst them, and asked that one who had provided her with such very pleasant reading if he would give her Mr. Collis' private address.

"I have left a note on his table if you will kindly give it to him the instant he comes in; but I want to see him particularly, and will drive out to his house if you tell me where he lives."

For a moment the youth hesitated; then saying, "I will inquire, ma'am;" went to ask the principal clerk if he thought he should get into trouble by giving Mr. Collis' private address to a lady.

"What is she—schools or missions, or coals or soup-kitchens, or what?" inquired the other.

"None of them, I am sure—a tip-topper I can tell you; she has been waiting an hour, and says she wants to see him most particular."

"Let's have a look at her," suggested the senior

to himself; but the moment he saw Yorke his curiosity took another form. "Why, it's Mrs. Friars," he thought; "whatever can she want with the governor?"

"Mr. Collis' address, ma'am? of course you can have it; but will you not wait a little longer? He is sure to be here immediately."

"Thank you, I would rather go to his house." And in five minutes' time she was out of Austin Friars, and driving to Denmark Hill. When she arrived there, the servant said Mr. Collis had left three hours before.

"For the City?" Yorke inquired.

"I do not know, ma'am." And she was forced to content herself with this, and return to the City.

"Mr. Collis came in about quarter an hour after you left," said the obliging clerk she had before spoken to. "I gave him your note, but he did not leave any answer. He only said he should not be back until the afternoon."

"Whenever he comes back would you ask him

to call in Scott's Yard? I shall be there all day ; or if that be inconvenient, if he send me a message I will return here."

And then she went to Scott's Yard ; and asking Turner to let her sit in the private office until Mr. Collis, whom she was expecting, came, waited with what patience she might for that gentleman's arrival.

" Mr. Austin Friars was here yesterday, ma'am, wanting most particularly to see either Mr. Ross or you," Turner began upon one occasion when he came in during the day to know if there were nothing he could get for her, nothing she wanted. " He asked me for your address, but I told him I did not know it."

" I am very glad you did not," she replied ; " and if Mr. Friars should call this afternoon, pray do not tell him I am here. I do not wish to see any one except Mr. Collis. I will write to Mr. Friars."

Later in the day there came a note from Mr. Collis, stating his regret at " being unable to call

upon her in Scott's Yard, or to make an appointment at his office until the next day, when, if she would kindly name a time, he would do himself the pleasure of calling either in Scott's Yard or remaining at his own office, in order to receive her and speak concerning the contents of the communication, which he had duly noted."

That letter cost Mr. Collis a world of trouble to indite; and when it was finished, he read it carefully over, and blessed the business phraseology, which enabled him to reassure Yorke without committing himself.

"She will go home when she reads that," he thought, with a troubled look on his homely face. "Poor girl—poor woman! I hope it will all turn out for the best. I am confident they ought to meet once, if it were only to settle whether they are ever to meet again." But all the way back to Denmark Hill his mind felt perplexed and sorrowful. "I would give something," he considered, while he sat sipping his port-wine after dinner,

“to know whether that interview had come off, and how it ended.”

Now the interview he was thinking of, and marvelling concerning, had taken place in this wise.

When Yorke, much relieved in mind by Mr. Collis' note, reached home, the little maid who opened the door—a trim maid of the description usually realised by ladies who are blessed with neither males nor children—observed :

“If you please, ma'am, would you go to Mrs. Suthers at once? She is in the drawing-room.” Which sentence, like Mr. Collis' note, was a masterpiece in diplomacy.

Mrs. Suthers, who at the time she instructed the maid to deliver it was much exercised in spirit, stood just within the parlour-door, quaking lest Lydia should fail to deliver her message intact; and this fact perhaps, and Lydia's consciousness of it, induced a terseness of speech and taciturnity of manner foreign to that admirable young maiden's nature.

“Is she ill?” asked Yorke anxiously.

“Not as I knows of, ma’am ; but she wants you to go up to her at once.”

Even while she was ascending the stairs it struck Yorke as curious that Mrs. Suthers, who certainly preferred the lower apartments, should so anxiously desire her presence in the drawing-room ; but as the lady was always having fresh whims she liked to gratify, little fancies she was fond of airing, Yorke attached no great importance to the message, assuming her friend had purchased a few new flowers, or a wonderful bargain of an easy-chair, wherewith to delight her eyes and rest her body.

Unsuspecting, therefore, utterly, Yorke, in the late August evening light, walked upstairs, opened the drawing-room door, and beheld—not Mrs. Suthers, but a gentleman. Changed though he might be, she knew in a moment who it was. She had been tricked, she knew, both by Mr. Collis and Mrs. Suthers ; and the hour, so long dreaded, was striking at last.

Just for an instant her hand held the door by which she had entered nervously; then at the sound of her name, never spoke for years by *that* voice, she closed it and walked straight forward.

“Yorke!”—O Lord, how pitiful it all was! He took her face between his two hands, and turning it towards the light, looked not on his girl-wife, but the woman we have known, who had kept her long night-vigils, and wept her tears, and prayed her prayers. “Yorke”—it was not the face of his memory, but one which, remembering what she had been, touched the man far more than her wealth of brown tresses, the sleek softness of her girlish cheek, could ever have done.

“Why did you keep away from me all these years?” he asked; and his voice, by reason of its very emotion, sounded to him harsh and unsympathetic. “Where have you been, dear? and why have you never written before to one who loved you better than all the world?” and he would have kissed her, but she repulsed him gently.

Repulsed—is that a word to express the infinite

tenderness, the sorrowful despair, with which she put aside his caress?

Nothing this woman could do was harsh or ungraceful; and even in the hour of their first meeting after years, the man felt that the woman was more attractive than the girl.

"Do you hate me so much, Yorke, that you still cannot bear my touch?" he said deprecatingly.

She looked at his gray hair, at his worn face, at his tall slight figure, on which his clothes hung loosely, and then, out of the depths of her dear honest tender heart, she said:

"God knows, Henry Forde, through all the years I have never loved you so much, nor hated myself so utterly, as I do now. But of those years you hold no record—those years as I have passed them, I mean; when you do, you will not wish to touch even the hem of the garment of one so unworthy as myself."

"Dear Yorke," he answered, "you have been always worthy to me."

"More the pity," she said, "more the pity;"

and she wrung her hands while she walked up and down the room, thinking in her agony how she could ever tell this honest man everything—this gentleman who was so quiet, while she, knowing what she had to say, paced from wall to wall like one distracted.

“Through the years,” she said at length, pausing after the fashion of some fierce animal, and facing her tormentor—“through the years I have prayed this hour might be averted—that you and I might never meet thus in this world.”

“If you like, Yorke, I will go,” he interrupted.

“Not till you have heard my story,” she answered.

“Your defence, you mean,” he remarked.

“No; my accusation, if you will.”

“You loved some one else, then?” Mr. Forde suggested.

“No, not then. Sit down there, far away from me, and I will tell you everything. O, would to God I could have spoken to you fifteen years ago as I can speak now! It might have changed the

lives of both;" and she just let her face touch her white hands; then she raised her head again, and went on:

"I met you a girl—looking back, it seems to me I was almost a baby."

"My dear," the man interrupted with a gesture of pain, "don't recapitulate what I know; only tell me why you left *that* day instead of the day before."

"Because," she answered, "up to the last moment I did not realise just what it all meant—being with you to the end of my life. It came upon me in church; and when I ran over to Milden station, I felt like a prisoner let loose. O, I am so sorry! O, could I but recall that time!"

"Well!" Mr. Forde brought her back to the narrative with that word.

"Well, you know the match was forced on me; and I had not sense enough to realise what it all meant. When we were once married, I felt I could not bear it; so I stole away to London, to an old governess of mine, whose wedded life had

been so wretchedly unhappy, she thought no woman should be a wife, no man a husband. Women with those sort of ideas do a great deal of harm—”

“I want to hear about yourself, Yorke,” Mr. Forde interrupted.

“I told her just how things stood,” she went on; “and Mrs. Suthers expected you would ultimately find me, and that I should go back to you; but I knew my own mind better than she, and accepted the post first of governess and then of companion in quick succession.”

“My dear child!” And the man’s heart was filled with such ineffable compassion—remembering—that he seized the soft hand, and would have kissed it, but that she bade him nay—a nay she meant.

Then suddenly she broke off, and told him to go farther from her. “Farther still—there!” and she pointed to a seat on the opposite side of the room. “I will try to tell you all, if I can.”

She sat for a moment after that with her head

bent a little, and her hands clasped together, lying in her lap. Her sorrow—had she ever fully realised its extent till now, when it came weeping home? Her shame—had she ever exactly understood its extent till she found herself face to face with the man from whom she had taken every chance of wedded happiness, and contrasted him with that other who had destroyed every hope of any kind of happiness for her?

“Go on, Yorke,” he said at length; “whatever your trouble may be, tell me. There was enough, and too much, of secrecy, and double-dealing, and reserve, in the time that marred both our lives. I was cheated, and you were coerced. I understand all that; but you are not a child now—you are quite old enough, and I doubt not sensible enough, to comprehend the worldly advantage it would prove to you—even though you cannot realise the happiness it would give me—if you agreed to return to Forde Hall.”

“Don’t!” she entreated. “Never ask that again!”

“I must ask it, Yorke,” he went on in a hard measured tone; “and also that you will not refuse without long and earnest consideration. I will never compel you to come back against your inclination; but it may be that when you think of the long years of misery through which I have passed since the morning of our marriage, you may think it your duty to make some reparation. You tell me you did not leave Mildon with any one, or for love of any one; and I believe you. Since then you have had to toil for your living; you have suffered—you are pale, you are thin. I have suffered too. Can we not try to make each other happier in the future? Shall we let bygones be bygones, Yorke? I am willing to do what I can to blot out the past, if you will only help me.”

And his voice softened, and the strong constraint he had put upon himself broke down; and he stretched out his arms towards her who would have given all the happiness her life had ever held to be able to let him clasp to his heart once more

the dream Yorke—the pure innocent Yorke who might never walk the earth again for ever.

“The man who sent you here,” she began, and then stopped, because her passionate sobs were choking her,—“the man who sent you here,” she went on after that pause, “should never have let you see me again—ignorantly. He should have said, The girl you married is dead; the woman you desire to behold is unworthy. That is the whole story,” Yorke added, rising, for she felt as if she could not speak articulately unless she were standing. “That was the ‘deliverance’ I meant you might get.”

“What are you talking about, Yorke?” he asked.

Though her words were clear enough, they seemed merely to bewilder him. He had known her sinless, guileless, and he could not credit she intended to convey she had passed out of the category of virtuous women, and was but as one of those from contact with whom society preserves its robes.

“Have I not told you plainly?” she replied. “Since I came into this room and found you here, has not every word and action of mine warned you what to expect? Go away—leave me! It is all you or any other human being can do for me now. If I had wanted to deceive you, I would not have done it. If I were starving for want of the necessities of life, I would never take a tarnished name and a ruined reputation across the threshold of your home.”

“God help me! I had not bargained for this,” he exclaimed with a groan; then went on, “When your first letter arrived, I believed it to be a clever forgery. I thought you were dead, and that some one else, knowing your secret, was trying to impose upon me. Better for both of us you had died,” he added, in his bitter anguish; and Yorke murmured in acquiescence,

“Far.”

“You make no defence for yourself,” he said, after a pause.

“I have none to make,” she answered; and it was true.

Standing by the river's edge, with the water flowing by and rippling up on the steps—in the sitting-room at Scott's Yard, outside of which the trees waved their leafless branches—she had found no difficulty in excusing her sin for very love's sake. But now the case was different: stripped of all the glamour wherewith affection had clothed vice, beholding the life she had wrecked, the husband she had dishonoured, Yorke stood dumb.

He asked for her defence—this man whose judgment she dreaded beyond all other men's judgment; but her own conscience was against her. It had not been silent through the years; yet it seemed almost as though its tones had never rung out eloquently till then. There were the voices as if of a hundred witnesses sounding in her ears. What was it all now that she had been young, loving, inexperienced—in his hands as wax in those of a moulder?

By herself she must stand or fall; and she had

elected to do the latter. By her own acts she should be judged; and lo, even upon the earth, judgment was come.

“And the name of this man with whom you are living?” he inquired.

“Not now!” she cried eagerly. “O no, thank God, not now!”

“What was his name?” Mr. Forde repeated; but his tone was more pitiful, his face less stern. Then observing that she hesitated, he said, “Tell it to me, Yorke. You need not be afraid; he is safe, so far as I am concerned, whoever he may be; but I must know his name.

She opened her lips to reply, and then stopped, as if something were catching her breath; and thinking she was going to fall, Mr. Forde rose hurriedly from his seat; but she motioned him off, and answered,

“Austin Friars!”

CHAPTER XII.

THE BILLS ARE PAID.

WHILST the events just narrated were occurring at Wandsworth, Austin Friars had not been lying on uncrumpled rose-leaves.

First, he received no reply to the advertisement he repeated daily in the *Times*—for the simple reason that Yorke had placed the conduct of her affairs in the hands of Luke Ross, who decided to take no notice of Austin's entreaties; and second, while he was waiting for some sign from "Y., who formerly resided in Scott's Yard," another bill came due.

It is the last drop which causes the cup to overflow, the last straw that breaks the camel's back. Just then Mr. Friars' cup was full as it could

hold, his burden all he knew how to carry ; and that bill proved too much for him, or rather for his fortunes, to endure.

In the previous case, it will be remembered that Messrs. Howe & Lovell, after presenting the bill and finding it dishonoured, notified the fact to Luke Ross, and requested *his* attention to it. With the acceptance in question, the progress of affairs proved different ; once again a noting-paper was left in Leadenhall Street, which, however, this time found its way into Mr. Friars' own hands. Swift upon that followed a letter from the bank where Mr. Ross had got the bill discounted ; and no notice being taken of this application, with most exemplary promptitude, fast as the most obdurate creditor could have desired, arrived a letter from Messrs. Ainsworth & Wylde, solicitors, stating, that if the amount, together with expenses, were not paid before a certain date, proceedings for the recovery of the same would be instituted forthwith.

Now, by some accident or design — design

Austin Friars always maintained it to be—this letter, marked “Private,” was addressed to the firm, and opened by Mr. Monteith.

Thereupon Mr. Monteith, without saying a word to any one on the subject, put on his hat, and walked round into Lombard Street, where he had half an hour’s confidential chat—at a busy time of the day too—with one of the partners in that especial bank where he kept his account; and there was talk subsequently amongst the clerks concerning that august individual having walked out of his Holy of Holies and half-way down the bank, talking earnestly to Mr. Monteith, with whom he shook hands likewise in a sympathising and compassionate manner.

There were various theories afloat for some days about this interview—the one which found most favour being, that Mr. Monteith was about to make a “smash,” first, however, seeing the bank safe; and it was not until some uncommonly early and accurate student of the morning’s papers broke out some days afterwards with the

intelligence, "Monteith and Friars' partnership is dissolved!" that the mystery was cleared up, and the young men who had been wondering were rendered completely happy by this solution of the enigma which had puzzled them.

For the game, to quote Mr. Austin Friars, was all up; and up in consequence of Yorke's bill.

When an unsuspecting man has his suspicions aroused, or a trustful nature finds its confidence abused, that rogue or that fool who traded on another's trust and truth and nobility comprehends at last he had better have chosen a different sort of dupe than he who—having once believed and been deceived, casts the deceiver off for ever.

It proved thus with Austin Friars. He did not think, he said afterwards, the old man would have cut up so rough; nor was it likely he should imagine such a thing. Never having told the truth himself, he found it difficult to understand the nature of a man who abhorred lying. Having been an adventurer, and given to false glosses, all his life, he could not comprehend the utter disgust

and horror with which Mr. Monteith awoke from his dream to find he had taken a cheat and a vagabond to his hearth and his home—given him his daughter in marriage, and put it in his power to drag the name of a respectable business house through every sort of commercial mire.

There are people in these days who, gathering their ideas of commercial morality from the columns of some favourite daily paper, think the “honest and honourable British merchant” either an altogether mythical individual, or a thing of the long-ago past, like the dodo or the mastodon: but against this delusion I would earnestly raise my voice.

There is cheating enough, and lying in abundance, and swindling and close-shaving too, in this great city, God knows! More is the pity; but there is honest toil and straightforward dealing likewise. There are men whose word would be better than another’s bond; who would not wrong you or me of sixpence; who would work themselves to death in order to pay their just debts;

who look upon the doors of the Bankruptcy Court as the gates of hell; and who, if ruin through misadventure overtook them, would rather give up to their creditors the beds they lay on than defraud a man through any "composition-deed" of his just demand.

"Quixotic, and in arrear of the time," some cynic may remark. But I would beg to state that such men are in business the rule; and that if fair dealing, honest trading, honourable feeling, were not more common than the reverse, commerce would soon come to a standstill—a point I hope more fully to demonstrate in some future work, seeing that the majority of writers who have undertaken to portray business know nothing on earth about it, and know, if that be possible, a trifle less about the men who work hard to keep wife and children above want while they live, and to leave an unsullied name behind them when the hour comes that closes the books of time and opens those of eternity.

Alexander Monteith was at any rate an honest

man; and he did not choose that his name should be linked with aught which seemed even suspicious, albeit his daughter were married to the man.

He had been slow to suspect, and slower to judge; but that day when he took his hat in hand and walked into Lombard Street, the conviction was strong upon him that he had deceived himself and been deceived, and that Austin Friars was a rogue.

It may not seem fair to tell tales out of school, or for those who have stood behind city-screens to reveal that even in London just what one wants to find out can be discovered judiciously "somehow," if only the person inquiring select the right how. But what Mr. Monteith went into Lombard Street for was this: to know how Austin Friars stood at *his* bank, and if he had many bills paid there, and, if so, of what nature.

Fully he explained to his friend the partner why he desired this information; and fully his friend, knowing a great deal about Mr. Austin

Friars, sympathised with his anxiety. Whereupon in due course there came to Leadenhall Street another missive marked "Private," which contained information concerning Mr. A. Friars, and Mr. A. Friars' goings-on, that might have astonished that gentleman himself, who had fallen into the common error of supposing that what he tried to hide could be kept secret.

As if there were any secrets in the City, save from those who ought to know best.

Suppose, dear friend, you invest £10,000 in the Bubble-and-Squeak. Everybody *but* you will know when the crash comes it was insolvent five years ago. And yet you made inquiries. Yes, but not the right inquiries; which makes all the difference.

Meagrely, however, as Austin Friars estimated his partner's brains, and meanly as he regarded his business capacity, Mr. Monteith had not lived in the City of London all the working days of his life for nothing; and when the necessity arose for him to obtain information, he knew

exactly where to seek with the assurance of receiving it.

When he had learned what he sought to know, he sent for Austin, who, on entering Mr. Monteith's private room, found Luke Ross there before him.

"Sit down, Friars," said Mr. Monteith; and by reason of his father-in-law calling him "Friars" instead of "Austin," that gentleman understood there was mischief brewing. "Sit down, Friars; and you also, Mr. Ross, pray be seated. I wish to have a little serious conversation with you both."

"If the conversation have any reference to affairs which are strictly private between, and personal to, Mr. Ross and myself, I beg to protest against its being commenced," remarked Austin hotly.

"When two men are in partnership," answered Mr. Monteith, "the acts of the one unhappily compromise the other. Situated as we are *at present*"—Mr. Monteith laid an ominous emphasis

on the last two words—"our interests cannot well be separated; and when I find that bill after bill, drawn by Mr. Ross and accepted by you, is either provided for by Mr. Ross, or returned to his banker's dishonoured, I think it is time for me to interfere."

Under his bent brows Austin Friars darted a scowling look at Luke Ross, who replied to it by saying, "If you think Mr. Monteith has derived this information from me, you are mistaken. I have had trouble enough and to spare over those bills; but I told you before, and I tell you again, I never tried to make mischief."

"It is due to Mr. Ross to say I have learnt nothing of what I know either from or through him," observed Mr. Monteith; "and to save him from even the imputation of dishonourable conduct, I requested his presence here to-day, so that what I have to ask may be asked before you.—First, Mr. Ross, will you have the goodness to inform me whether or not these bills are accom-

modation? And if they are, for whose benefit have they been discounted?"

"Allow me," Austin eagerly interposed. But Luke put him aside with—"No, Mr. Friars; as you have let it come to this, I will answer, if you please.—Those bills, Mr. Monteith, were accepted for money lent, and interest which has since accrued. I do not deal in accommodation paper; and if I required such assistance, should certainly not seek it from your partner."

"So far, so well," said Mr. Monteith. "Now the next question I desire to put is, by whom was that money lent?"

"By Mrs. Friars," answered Luke, not without a certain vengeful tremor in his voice as he called her by that hated name.

"I deny it," Austin broke in. "Voluntarily she put money in my business, and that money, like yours, was lost; but she had her benefit out of the business, and she had no more claim upon me for that money than upon you."

Then Luke Ross rose, and walking round

the table till he stood by the speaker's side, said,

"Do you remember my warning you once? If you repudiate, or attempt to repudiate, that debt, I will make such mischief as you shall rue. If you speak one sentence, even by implication, against *her*, I will crush you!" And Austin felt the hand laid on his shoulder tightening its pressure till he could almost have shrieked with pain.

Looking up in Luke's face, stern and gloomy with suppressed passion, Austin knew he had the will to crush him as he had said—to kill his hopes, to destroy his future—and for a moment he who had for so long traded on this man's patience and forbearance, trembled in his grasp.

But it was only for a moment. The waves of audacity, such as his, cannot long be kept back from shore by even the strongest wind, and he replied,

"Take away your hand, Ross; its touch is by no means so light as that of a woman, and I have

never been accustomed to masculine caresses. I have no desire to speak a word, even by implication, against your favourite, whom I do not consider at all improved by her close acquaintance with you. I suppose, however, it is not treason to say that, having agreed, simply as a matter of pity, to take this debt upon me, I think I have not been quite fairly treated in the matter by either of you."

"Mr. Monteith," began Luke Ross, standing back from Austin Friars, and looking at him as if he were some contemptible reptile, "if you knew a woman who lent you all her money—all, mind you, which stood between her and beggary—and that you lost it, should you not consider yourself bound in honour and in honesty to repay? For my own part—and my position is utterly different from that of Mr. Friars, since I only used this money for—for—her advantage, and have had out of the business personally little but hard work and anxiety—should I ever have the misfortune to lose it, I could never rest happy if she suffered

in consequence. And yet this man, who knows she trusted him with her money to try and save a sinking ship, has, ever since he was in a position to repay, striven to evade the debt, and to cheat her out of what is justly her due."

"It is false!" said Austin, and he brought his clenched fist down on the table as he spoke. "Had I desired to evade or to cheat, I should never have accepted those accursed bills, which have hung about my neck like millstones ever since I became Mr. Monteith's partner."

"You never would have accepted them, had a pressure not been put upon you," Luke retorted.

"No; for I considered, as I had no just title to repay that money, the whole affair should have been left to my generosity. I offered to allow Mrs. Friars a certain sum per annum; but she—egged on, I presume, by you—insisted on her pound of flesh; and had I known at the time your reasons for such persistence—namely, to enable you to carry on the business formed by me, and which I intended to bring over to this concern—

I would have seen you, Mr. Luke Ross, damned before putting my name to paper for your benefit!"

It was plausible, to say the least; and Luke glancing at Mr. Monteith, saw Austin was gaining and he losing ground. Austin had the advantage of him, and feeling this, Luke said bitterly "Go on; my tongue, you know, is tied."

"It is not tied by me, at all events," Austin remarked; "you can say your worst, and all you know about me if you like. I would rather you dealt in open accusation than in cowardly inuendo."

But Luke Ross stood silent, as Austin knew he would; and Mr. Monteith, looking at the pair, his heart inclining all the time to believe Mary's husband hardly done by, considered Austin had the best of the discussion. One man has always such an advantage over another, when, hidden away behind that other, lurks a woman, whose presence he dreads revealing, whose anger he fears incurring, whose reproaches he would not dare to

meet, whose love is more to him than the world's verdict or the world's sneers. Nobody knew all this better than Austin Friars, and he traded on Luke's affection for Yorke, just as in former days he had traded on Yorke's affection for himself.

"I must say," began Mr. Monteith, now the war of words between the two men was over, and that silence had succeeded thereto,—“I must say there seems to me both truth and justice in Mr. Friars' remarks.”

He addressed himself to Luke, who with folded arms stood leaning against the table, sullenly listening to the old man's words, chafing inwardly because he dared not open his mouth and reply,

“Truth and justice in the remarks of one whose life has been one long lie, who has deceived two women and you, and whom you will know some day for the wretched impostor that he is!”

“You certainly,” continued Mr. Monteith, “stepped into Mr. Friars' business, and interfered with his connection, in a manner that, to speak mildly, seemed somewhat underhand; you

likewise appear to have gained, by some means, a remarkable ascendancy over Mrs. Friars; and it was, doubtless, acting under your advice, that she insisted on his accepting bills for money advanced on, and lost in, what, so far as I understand, was a sort of joint speculation."

The merchant leaned back in his chair as he finished this agreeable speech, and looking at Luke Ross paused for a reply.

"Mr. Monteith," Luke began—he was in such a rage, that perforce his voice sounded quiet, and his manner seemed calm—"when I came here to-day at your request, I did not think you intended to put me on my trial. As I find such the case, however, I beg to remark that I do not mean to be tried for any action of my life here, or by you. With respect to the bills which have originated all this unpleasantness, one is in the hands of Messrs. Howe & Lovell; another in those of my bankers; a third is nearly due; and a fourth maturing. I intend to have the money for all of them from some one; and if Mr. Austin Friars let

the matter come into court, I shall not then be reticent concerning the manner in which this most just debt was incurred, or the circumstances that induced your son-in-law to give acceptances against it."

And with a bow to Mr. Monteith, and without vouchsafing even a glance towards Austin, Luke was leaving the room, when Mr. Monteith, hurriedly rising, prayed him to remain.

"One moment, if you please, Mr. Ross. You spoke of four bills: what are the amounts?"

"You had better ask Mr. Austin Friars; I am sure you cannot desire a more reliable authority."

"I desire truth, Mr. Ross," said the old man, stung by Luke's sneer; "and this is information which in my son-in-law's presence I do not think you can now have any reason for withholding. I want the matter settled; and if you tell me how much you consider there is still owing, should there be any discrepancy between your accounts, it can be better arranged now than at a future time.—You have no objection, Austin, to my

knowing exactly how you stand, principal and interest, with Mr. Ross?"

"Not the least," Austin answered; but he looked up meaningly in Luke's face, and hastily formed a 4 on the blotting-paper under his hand, which mark he tore off a moment after.

"I wish you would seek your information from Mr. Friars," said Luke.

"No; tell Mr. Monteith what he wants to know—you have my full and free permission to do so."

But still Luke hesitated, and for an instant wavered. He looked in Mr. Monteith's agitated face, and for very pity felt he could not utterly destroy his faith. He thought of Yorke, and knew that were she in his place, she would walk out of the room, and leave Austin to make his own story good—to rebuild with lies the bridge of his tottering fortunes. Just for that moment he hesitated, cursing himself the while for his cowardice; then he put his hand in the breast-pocket of his coat, and produced his memorandum-book.

"Have you got all the amounts there?" Austin asked significantly.

"Yes," Luke replied, looking steadily at Austin, while he held in his hand the closed book.

At that moment, Austin Friars, knowing the "game was up," rose from his chair and, with his hands stuffed deep into his pockets, walked towards one of the windows, from which apparently he looked out on Leadenhall Street: all the time he was really contemplating his future prospects.

Just as a man lying in the condemned-cell might listen to the beating of the hammers, every blow of which drove figuratively another nail into his coffin, Austin heard Luke calling out the sums he still stood indebted to Yorke. Once he turned round imploringly; but Luke's head was bent over the pages of his book, where this legend that he read aloud was traced:

"Acceptance of A. Friars, due on the 27th of August, discounted by Messrs. Howe & Lovell, 251*l.* 16*s.* 2*d.*"

"That acceptance was not met," Luke com-

mented ; “ and Mr. Fulke, instructed by Messrs. Howe & Lovell, is proceeding for the amount.

“ Acceptance, A. Friars, due 21st September, discounted by the United Kingdom Banking Company, 237*l.* 11*s.* 4*d.* Likewise dishonoured.—Acceptance, A. Friars, due October the 29th, discounted by United Kingdom, not yet at maturity, 268*l.* 19*s.* 5*d.*—And another on the 10th November, for 231*l.* 4*s.* 9*d.*, discounted by W. Harper & Co. Making altogether a total of 989*l.* 11*s.* 8*d.*”

“ It cannot be ; it is not possible,” remarked Mr. Monteith, who had jotted down the items as Luke read them out.

“ But it is,” Luke persisted. “ Mr. Friars’ acceptances, so far as I am concerned, are precisely what I have said.”

“ Pardon me ; I had no intention of seeming to doubt your word. I only meant there must be some error. If you only consider the matter yourself—I have paid two-fifty off the original debt ; and it would be simply monstrous to sup-

pose the interest could have swelled the balance to just upon a thousand pounds.”

“Nevertheless, that is the amount of Mr. Friars’ liability.”

“Austin, come here for a moment, please,” said Mr. Monteith, “and see whether there be not some great mistake.”

“O, it is of no use my troubling,” Austin answered. “I daresay it is all right enough. Ross is sure to know; and, for the rest, when a Christian gets amongst Jews, what can he expect but to have his teeth drawn, by way of reprisal, I suppose?”

“If you have got amongst Jews—by which phrase I presume you mean usurers,” remarked Luke,—“you never became acquainted with them through me. I am quite willing to show Mr. Monteith vouchers for every farthing of discount I have had to pay; when I think he will consider, taking into account that yours were by no means first-class bills, you have paid very moderately for your renewals.”

“But, sir,” interposed Mr. Monteith, “only recollect—five hundred pounds original debt, and half paid off.”

“One thousand original debt,” and one-fourth paid off,” corrected Luke Ross.

“Why, Austin, you told me,” began Mr. Monteith, when his son-in-law interposed—

“I do not recollect in the least what I told you. Whatever I may have said, I believed it at the time; but I really have had so much to annoy me, that I cannot profess to remember the particulars of every conversation, or the details of each pecuniary transaction. I accepted whatever bills Ross sent me, to get rid of fuss and trouble. Very often I accepted on a blank stamp. It is impossible for a gentleman to carry a day-book and journal and ledger about in his head, and keep making petty entries in them every half-minute through the day.”

“I should have thought it more impossible for a gentleman not to pay his just debts,” answered Mr. Monteith gravely. “I must think this matter

over, however.—Mr. Ross, I fancy I owe you some apology ; but I hardly yet know how to frame it. I appear to have fallen into a great error, and—”

Sharply Austin turned and looked towards his father-in-law, who stopped and faltered in his sentence, and whose hand shook as he lifted the list of bills from the table.

“I wish you would both leave me,” he went on.—“Mr. Ross, you shall receive a letter. Good-afternoon.”

“Good-afternoon, sir,” Luke answered, though the words seemed to stick in his throat, and he followed Austin, who had already quitted the room.

The moment the door closed behind them, Mr. Monteith’s firmness gave way, and, covering his face with his hands, he cried like a child.

He was beginning at last to understand the nature of the man to whom he had given his daughter ; more accurately he measured the extent of his own commercial danger, if he failed to take warning in time.

There was a mystery about those bills held by

Luke Ross, and about Luke's own relations both with regard to Yorke and Austin, which he could not penetrate. Only one thing he was sure of, namely, that Austin had lied; and that conviction undermined the foundation of every goodly castle he had built on the faith of this man's truthfulness and honour.

It was a blow, and he could not bear it as he might once have done; and perhaps in the whole of his life Alexander Monteith never spent a bitterer quarter of an hour than that he passed after the departure of the man who had certainly sealed Austin's fate.

For within a week Luke Ross read in the *Gazette* that the partnership hitherto existing between Alexander Monteith and Austin Friars, 420 Leadenhall Street, was dissolved by mutual consent; and the next morning he heard from both Messrs. Howe & Lovell and the United Kingdom Banking Company that Mr. Monteith had satisfied their claims in the matter of A. Friars' dishonoured acceptances.

Farther, Mr. Ross received an intimation from Mr. Monteith's solicitor that the remaining bills would, on coming to maturity, be provided for by Mr. Monteith, and retired through his bankers. Which they were.

CHAPTER XIII.

YORKE'S PLEASANT MISSION.

YORKE FORDE sat alone in her little drawing-room at Wandsworth. Two months had elapsed since she sat there with her husband; yet it was of that evening and that interview she thought whilst she looked at the blazing fire.

She was thinking of what followed after she told him the name of that man for whose sake she had made herself an outcast; of how her husband strove to win the whole story from her; and how she refused to tell it, or to endeavour to excuse herself, even by a word. She knew the old love was not dead in his heart; she felt that had she repeated to him every incident of the past just as it happened, his pity and his affection would have made him

forget his family pride and his righteous prejudices, and remember nothing save that his wife had sinned against, and been forgiven by, him.

But Yorke would not help him to forgive her. From that past which had once seemed so beautiful, she refused to lift the veil. Of her long remorse, of her desertion, of all she had suffered when, the glamour gone, she knew her idol for what he really was, she spoke no single word. How it all came about—how she went so far astray—with what manner of man she had elected to go hand-in-hand to meet sin and shame and sorrow—she had no mind to tell. She could have won him back, she knew; and sitting looking at the fire, she was wondering whether she had done rightly in refusing to let him, whose past she had cursed, be the judge of what was best for them both in the future.

Had she loved him, she knew that she could not have held out against all his entreaties for her to conceal nothing. Unconsciously she understood he was longing for some excuse to take her to his heart and his home; but she did not care for him; and

just because she did not care—because she had thought of herself alone during that interview, as she thought of herself alone that morning when she fled away from Milden—Yorke sat taking herself to task, and wondering whether Luke Ross were right when he said she had wronged her husband a second time.

It was about the hardest sentence Luke ever forced himself to utter ; and Yorke looked at him with surprised eyes when he spoke it.

“ You should have told him all, Yorke,” he repeated, “ just as you told me that night by the river. He has a right to know everything, even to the extent of how little you were really to blame.”

“ How little !” Yorke repeated bitterly ; and then there came again that sorrowful look into her eyes which had haunted Mr. Forde ever since he left her, and which seemed to come and plead to him when he sat lonely and broken-hearted in the house made desolate by her sin.

What an ending for a life which might have turned out so differently ! What a satire on the

promise and innocence of her youth ! And yet, in one sense, she was the same as when he first beheld her in her father's garden ; and Mr. Forde felt it—felt that, though she might have sullied the purity of her angel's wings, there was nevertheless the angel's nature in her still.

Of all his goodness since that interview Yorke thought, moreover—of the letters he had written full of tenderness and compassion—of one more especially received only that morning, in which, after lamenting her obstinate determination to take no money from him, he proceeded :

“If you could bring yourself to do it, I wish you would tell me all about this grievous matter from beginning to end. Dismiss from your mind that sad morning's work, which marred both our lives. Write to me, not as your husband, but as your friend. I would help you still, Yorke, if it be in my power to make the future any better for you than the past has been.”

To this she answered :

“You can do nothing for me, except forget, if

possible, that I ever existed. If that be impossible, forgive."

And now, sitting by the fire, she pictured the man she had wronged—whose happiness she had so utterly blasted—reading those few lines. She beheld the old-fashioned house, the stately trees, the spreading lawns, the goodly park; and then she looked into a certain well-remembered room, which the owner of that fair estate appropriated peculiarly to himself, and beheld him open the letter, and then, after reading, lay it down, sorrowing because all the love he had given her, all the infinite tenderness he had felt for her, was incapable, first or last, of winning any return.

"O, that I could love him even now!" Yorke thought, the firelight shimmering through her tears; and then, remembering how she had loved another, and how thoroughly that love was expurgated from her heart, she began to wonder whether, if she had abided by the vows she took upon her when she was so young, and able to realise so little of their meaning, she might not, as time went by, have grown to love

this man, who was at once so constant and so forbearing—who even in her degradation forgot not the affection he had borne her—who still was too careless of others, too careful for her, to seek to free himself by dragging her name into a court of law, but who had in one of his letters offered to divorce her, if by so doing he could make her life happier.

It was a cheerless retrospect for her, that look back along the path she had travelled ; but I think the bitterest thought in it was, that she had lost so much for such a man as Austin Friars—for one of whom she could never think save with humiliation, who had been weak, and false, and cruel, and dishonest, and ungenerous, and untrue.

Poor fool ! in her girlish blindness she had invested this man with every good quality, with every lofty attribute ; and now, behold ! she had learned to distinguish evil from good, and sour from sweet, only to understand how utterly worthless the man was for whose sake she had risked everything a woman holds most precious—risked and lost. For

others, happy homes, honoured names, loving husbands, affectionate children ; for her, the desolate hearth and the empty heart and the never quiet conscience till the end.

Looking forward through the waste of long, lonely years that stretched far away before, Yorke's soul died within her ; and, unable any longer to endure the pain, she rose hastily from her chair, and, walking to the window, looked into the road, strewn with leaves that the October blasts had stripped from off the trees.

As she looked, a carriage, which had passed a few minutes before, returned and stopped at the gate. Involuntarily almost, Yorke stepped back, without seeing that the lady who alighted and walked up to the hall door was Mary, Austin's wife. Even had she seen, she could not well have done otherwise than she did—namely, remain quietly in the drawing-room till the servant announced, “Mrs. Friars.”

Mrs. Friars ! Well, well, there was a time Yorke never expected to be able to hear that name uttered

with so little emotion ; and when Mary, throwing back her veil, and stretching out her little hand, began, "You did not expect to see me here, Mrs. Friars," the other answered, with perfect composure, and some show of cordiality, "No ; but I am very glad to see you, nevertheless."

"Now that I call really kind," said Mary, "after what you—I mean, remembering how positively you declined in Scott's Yard to have anything to do with me, I felt nervous about intruding here. But I wanted so much to see you, and Mr. Ross assured me you would not mind, and the end of it all is—I am here."

"Will you not sit down?" Yorke suggested, wheeling at the same time a comfortable chair up near the fire. She was not going to say she felt glad a second time. Indeed, the first assurance had been almost surprised from her. Not that the sight of Mary affected her now as it had done then. Time had certainly worked wonders for Yorke, and save when she was thinking of her husband and all the misery brought upon him by her, the past was

not very present with the woman who now waited quietly for Mary to speak.

"Dear Mrs. Friars," began Austin's wife, "I am so unhappy."

Yorke looked at her for a moment intently, and then said, "I am grieved to hear it."

"I know what you are thinking, though you are too polite to give utterance to it—that I do not look unhappy; but I am very, very miserable for all that."

She did not, certainly, appear one's ideal of a very, very miserable woman; since, in her pretty bonnet, and jaunty jacket, and rich dress, she looked both lovely and happy; but there were some fretful lines about her eyes, and a little pettish pucker in her forehead that assured Yorke something must be amiss. Something—could it be between Austin and herself? With all her heart, Yorke hoped it was not; yea, with all her strength she prayed sorrow might never be brought to this child by him.

"The whole thing is this," Mary went on; "papa

and Austin have quarrelled. Papa says it is all Austin's fault ; and Austin says it was all caused by Mr. Ross ; and Mr. Ross would not say whose fault it was. I called at his office to-day, hoping to see you ; and I could not help showing him I felt vexed. I do not like him. Considering all he owes to Austin, and how badly he treated him about stepping into his connection, I do think he ought at least to have refrained from making mischief with papa. And then he declined discussing the subject with me. He said he would rather not argue on business matters with a lady ; and I know he thought I knew nothing about business, or anything else, for that matter."

"But what have Mr. Monteith and your husband quarrelled about?" inquired Yorke.

"Do you mean to say you do not know? Why, I thought Mr. Ross told you everything ; and he knows. It was about some money that Austin did not think he was entitled to pay—although, for peace sake, he consented to do so—and Mr. Ross was mixed up in the matter, and told papa Austin

had not paid it quick enough ; and papa would not hear a word Austin had to say, but flew into a terrible passion, and declared he would dissolve the partnership ; and he has done it too."

"I am very sorry to hear all this," Yorke said
"very sorry."

"I felt sure you would, and that is why I have come to you. You cannot think how wretched it is at home now. Papa sits in one room, and when Austin is there—which I cannot say is often now—he sits in another. Then papa calls me, 'poor Mary!' and when he takes Alick on his knee, he always says, 'poor child!' and it makes me miserable. I cry myself to sleep every night. If Austin had robbed somebody, as he says himself, he could not be thought worse of. And now he will have to begin everything again, start in business afresh, and work like a slave ; and all through Mr. Ross."

"I am very sorry," Yorke repeated.

She could not well say anything else, or tell Mary it was her money she was speaking of ; her money which had not been paid ; her money for the return

of which Luke Ross had battled, so it seemed, a little too hotly.

"And do you know," Mary went on, "Mr. Ross would scarcely give me your address? I had such trouble to get him to write it down. He said he must first obtain your permission. So absurd, you know; just as if you were hiding away."

And the little lady, who was at the moment full of her own troubles and Austin's wrongs, never noticed the flush that mantled Yorke's cheek, nor the sudden swiftness with which her eyes sought the ground.

"Mr. Ross only meant," was the reply, "that here, as was the case in Scott's Yard, I do not receive visitors."

"But if a person want to see you so very particularly as I did, you would not call that visiting, should you? And do you really lead the same hermit-like life you used to do? I shall soon begin to think, with Austin, that Mr. Ross will not let you go out—that he wants to keep you entirely for himself."

“My dear—hush!” entreated Yorke; then suddenly added, “Did Austin say that—did he indeed?”

“Yes; but jestingly, of course,” answered Mary a little frightened at Yorke’s manner.

“Well, if he ever say it again, will you answer that it is not a remark he ought to make? Tell him I said so, and that he well knows why.”

“Dear Mrs. Friars, I am so vexed; I had not the slightest intention of annoying you, only it all seems mysterious—like something in a novel; not in the least like anything real.”

“By the time you are as old as I am,” Yorke replied, “you will understand that some things in novels will strike you as being much more real than the recollection of the contented and happy life you have led till now. But what nonsense I am talking! Why should trouble ever touch you?”

“It has touched me,” Mary answered, plaintively. “I lost our last little baby; and now there is this quarrel. I did not fret one-half so much about my child as I have over this matter. It suffered so

terribly, I was almost glad when God took it ; but this is different. It is dreadful to see the two people I love best in the world never speaking to each other if they can help it. And it will drive Austin quite away from home. He has dined at his club every night this week, and never returned till nearly one o'clock ; and I did not know who to come to in all the world for help but yourself."

"I fear you have come to a broken reed," Yorke answered.

"No ; if anybody could set it all right, you could. Both Austin and papa think so much of you ; and O, Mrs. Friars, if you could bring about a reconciliation, I should be so happy !"

"But what is it you want me to do ?" inquired Yorke. "All the mischief seems to be done, and I do not see that any interference of mine, or of anybody else, will mend the matter."

"O yes, it would !—they would listen to you. Austin is quite willing to make it up. He is so forgiving and good, I cannot imagine how papa could quarrel with him ; and if only papa would

make the least sign, we might all be comfortable again."

"But how can I go to your father, and speak to him on such a subject?" Yorke exclaimed. "He would think me most impertinent and officious. In fact, I should quite expect him to refuse to hear a word I had to say."

"You could tell him I asked you to interfere," said Mary; "that I came down here on purpose; and that it will break my heart if he and Austin go on as they are doing, it will!" And Mary's eyes filled full of tears that trickled down her soft fair cheeks, and moved Yorke's heart with a strange compassion.

She had not thought Mary much improved by her marriage, nor was she: she had adopted so many of Austin's ideas and turns of expression, that at first it seemed as if the Mary Monteith she remembered coming in her shy beauty to Scott's Yard, in order to make friends, were departed, and another and more commonplace Mary walked about the world clothed with her body and speaking with her voice; but when she came to talk earnestly on any subject,

whether of her dead child or her living father, there came a pathos into her tone, and an eager earnest expression into her face, which touched Yorke's heart, as the sight of the young girl with her tender beauty had touched it that day when she entered the City sitting-room, offering to be friends.

"But, my dear child, why not tell him all this yourself?" Yorke suggested, after a moment's pause.

"I have told him; and it was of no use. He only shook his head and said, 'Ah, Mary, you do not understand!' Of course, I know I am not clever like you, and perhaps I cannot understand; but it seems miserable to have people quarrelling; and I know if anybody were able to reconcile them, it would be you."

"I fear you overrate both my abilities and my powers of persuasion," Yorke answered.

"I do not. I know both papa and Austin think you the cleverest woman that ever lived, and besides—"

"Besides what?" the other inquired.

"O, you know what I mean quite well; papa

would have liked you to marry him—and I wish you had ; O, I wish you had !—everything would have been so different.”

“ Did Austin tell you that also ? ” Yorke asked, with an ever-increasing wonder at the extent of his communicativeness.

“ Yes, he did, before I went to see you ; and that was one reason why I wanted to go, because I thought you might fancy I should not like it, and—”

“ Should you mind my asking you to say nothing more on that subject ? ” Yorke interrupted. “ You cannot imagine how inexpressibly painful these reminiscences are to me. If you think I can serve you, I am willing to try ; and should no good result from my visit to your father, you will know, at all events, that I have done my best.”

“ Thank you, a thousand times over ! ” Mary cried out, joyfully ; “ and you will come and see me sometimes, will you not ? I want to introduce you to my boy. He is such a darling ! You would love him, I am sure. Dear Mrs. Friars, had you ever any children ? ”

"I have none now," Yorke answered ; and Mary, feeling the hand she held twitch a little, pressed it with feminine sympathy. She did not know that Yorke had mentally added to her sentence the words, "thank God!"

"Forgive me," Mary said ; "I did not mean to give you pain. You will let us be friends, at last. I do so want a woman to love and talk to—as I could love and talk to you."

And the sweet face was raised pleadingly to Yorke, who replied, "It cannot be, dear. There is a mystery about me, as you have guessed ; and that mystery must for ever prevent my seeking fresh friends, or letting any one make a friend of me. I wonder Austin, who has told you so much, never told you that."

"You have suffered terribly, I am afraid," Mary exclaimed.

"Not so much as I have made others suffer," Yorke replied. "But all this cannot interest you, or benefit me," she added, hastily. "I will go to your father and see whether it be possible to make peace."

She said this in a tone which clearly proved that she wished the interview ended; but still Mary lingered.

"I wish," she whispered—"I wish you would tell me everything."

"Don't you know," Yorke answered, "that children often wish for things that they cannot have, that it would be very bad for them to have? And although you are a wife and a mother, you are very little more than a child still."

"That is what Austin says," remarked Mary, with a pout; then added next moment, "If I am a child, kiss me like one;" and she put up her red lips, to which Yorke pressed her own, feeling all the while she was not the same Yorke who had fully believed, in Scott's Yard, that Mary's words and Mary's caresses would drive her mad.

Weeks, months, years, lay between that time and this; and God had been so merciful to this poor sinner, as to deaden the agony and the shame she endured in the first shock of finding that the man she believed true to her, though false to all else, meant

to make the hope she had unconsciously cherished impossible.

On the evening of that same day Luke came down from town. He felt anxious to learn the result of Mary's visit. He was nervously fearful lest Yorke might be vexed both at what he had done, and at the fact of his keeping her in ignorance about the matter; and something of this he expressed to Yorke, who answered,

"I am not such an idolater as to desire to sacrifice every other human being's interest on any altar, whether that of affection or the memory of affection;" which was about the plainest intimation Luke had ever heard her make that the old love was dead as the once green leaves now littering the side-paths and roadway.

"I have promised," she went on, "to see Mr. Monteith, and try whether I cannot reconcile him and his son-in-law."

"You will find it a particularly pleasant mission," he remarked.

"I do not mind that if it prove profitable," she

replied. "I am glad you have come down this evening, and told me all the ins-and-outs of the affair, for now I shall know better what to say. I do not blame you, Luke, remember, one atom; and I cannot regret that Mr. Monteith's eyes are opened at last, though I am sorry it fell to your lot to enlighten him."

"So am I, heartily," Luke answered; but, nevertheless, he returned to London with a much lighter heart than he had carried in his breast since that day when he read out to Mr. Monteith a list of Mr. Austin Friars' little bills.

As for Yorke, she went the next day to London, and to Leadenhall Street, where she spent a full hour closeted with Mr. Monteith; who at first plainly told her she knew nothing whatever of the circumstances of the case, that she held a brief in a cause of which she was entirely ignorant.

Patiently—for the woman possessed the divine virtue of listening attentively—Yorke heard all he had to advance, and then replied,

"I know Austin Friars better than you are ever likely to know him. It may be even that in some respects I despise him more, and with greater reason ; but I see no result save grievous unhappiness which can ensue if you persist in refusing to be reconciled. He is your daughter's husband—you cannot undo that. You are giving him a pretext for absenting himself from home which he will not be slow to take advantage of. You are placing your daughter in the trying position of judging between you and him, and you are affording society the pleasure of saying: 'See what a mistake Mr. Monteith has made, and what a miserable error that marriage has proved!' If one have soiled linen, you remember—and I suppose most people have some—it is as well not to wash it in front of the Royal Exchange."

"What do you want me to do?" asked Mr. Monteith, relaxing a little, in spite of himself. "I presume you do not desire that I should take the fellow back into partnership?"

"Certainly not," Yorke answered. "No one who knows him as I do could counsel such a step. If he

were not able to pay his debts, and to keep himself clear of trouble, when once he entered this house, I say, after the bitter experience he had passed through, he deserved to be turned out of it. All I ask is, that in Manchester Square you will try to forget the City ; that you will remember only, for the future, he is your daughter's husband, not that he was your partner, and deceived you."

"It is his deceit and lying I find so hard to forgive," Mr. Monteith remarked.

"If you knew everything—if you knew all about his past as I do—you might find reasons and excuses for both. I do not want to defend him or his conduct. Perhaps there is no one on earth who has so low an opinion of both, and with better reason than myself ; but as this quarrel has come about through me, I ask you to patch it up—to make, if you like to put it so, the best of a bad business. He is not different now from what he was when you accepted him for your son-in-law. The only difference is, that you see him in a clearer light."

"You knew what he was, and you knew me, and

yet you never warned me by a word," the old man answered, a little bitterly.

"Ah, Mr. Monteith, were the past to be lived over again I could not act differently: I was not in a position to warn any one."

It was either something in the words or the way she unconsciously spoke them, which filled Mr. Monteith with a terrible suspicion. It just entered his mind, and then he put it aside as he might a suggestion from the Evil One; for the notion that occurred to him was this:

"Was it for the sake of my son-in-law this woman left her husband, and were they both in league against me?"

LONDON :
PRINTED BY WILLIAM CLOWES AND SONS,
STAMFORD STREET AND CHARING CROSS.







UNIVERSITY OF ILLINOIS-URBANA



3 0112 052905897